

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2023 - GPR
Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

Filing at a Glance

Company: Allianz Life Insurance Company of North America
Product Name: LTC Rate Increase 2023 - GPR
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 03/24/2023
SERFF Tr Num: ALLB-133605692
SERFF Status: Closed-Approved
State Tr Num: ALLB-133605692
State Status: Approved
Co Tr Num: LTC RATE INCREASE 2023 - GPR

Effective: On Approval
Date Requested:
Author(s): Kristen Seremet, Scott Laska, Anne Correia, Peder Swenson, Megan Fensterman, Madison Boyle, Rebecca Silbersack, Ali Hitt, Jillian Wallin, Alexis Dettbarn, Andrew Kvitek
Reviewer(s): Valerie Romig (primary), Jim Laverty
Disposition Date: 08/02/2023
Disposition Status: Approved
Effective Date:

State Filing Description:

Proposed 20.6% increase on 1,367 PA policyholders of 10-P-Q-PA, 10-P-Q-PA(F).

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

General Information

Project Name: LTC Rate Increase 2023 - GPR
Project Number: LTC Rate Increase 2023 - GPR
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Jillian Wallin

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/02/2023
State Status Changed: 08/02/2023
Created By: Jillian Wallin
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2023 - GPR
Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

Re: Allianz Life Insurance Company of North America / NAIC #90611 / FEIN #41-1366075
Individual Long-Term Care Insurance 10-P-Q, et al.

Allianz is submitting for review revised long-term care insurance premium rates for the following form:

Generation Protector (GPR): 10-P-Q-PA, 10-P-Q-PA(F)

The result of this rate increase on the above policy form, if approved, is similar to a 21% aggregate rate increase in Pennsylvania. The premium rate increase request varies by benefit period as follows:

2 - 4 Year Benefit Period – 0% rate increase
5 - 8 Year Benefit Period – 25% rate increase
Lifetime Benefit Period – 45% rate increase

This form was sold from 2003 to 2007 in Pennsylvania, and marketed nationwide from 2003 through 2009. This form is no longer being issued in any state as Allianz stopped issuing all long-term care insurance in 2010.

As noted in the attached actuarial memorandum, there have been past rate increases on this policy form. The Department approved the following rate increases in the past:

- 20.0% on February 12, 2023
- 31.5% on March 30, 2016
- 20.0% on November 15, 2021

This rate increase is a follow-up to the most recent rate increase approved on November 15, 2021, where the rate increase level approved was less than the nationwide average request from the 2021 filing. This form is in need of an additional premium rate increase due to past and projected future experience that continues to be more adverse than previously expected and originally priced for. The current premiums are unreasonably low in comparison to the benefits provided. A rate increase on the above policy form is needed to reduce the losses on this business.

In the interest of balancing the needs of policyholders and rate equity across jurisdictions, we are requesting premium rate increases averaging 21%, which is much lower than we could actuarially justify. This level is comprised of the remainder of the 2021 requests for each benefit period that was not approved and is consistent with the approach taken in jurisdictions which approved less than the 2021 requests. The attached actuarial memorandum contains justification for this premium increase.

To better enable our policyholders to accommodate these revised premium rates, we will be offering the following options (as available):

- Maintain current benefit amounts by paying the increased premium.
- Reduce the percentage rate increase by reducing benefit period
- Lessen the impact of the rate increase by cancelling the benefit increase rider. As a part of this rate increase for a limited time, policyholders who reduce or cancel their COLA benefit riders will maintain all of their past COLA benefit increase percentages

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Filing Company: Allianz Life Insurance Company of North America

through a Policy Endorsement.

- Lessen the impact of the rate increase by reducing benefit amounts and/or benefit riders or lengthening elimination period. A reduction may fully or partially offset the premium increase. Benefit minimum policy requirements apply.
- Elect the reduced paid-up option in the Premium Increase Contingent Benefit Upon Lapse Rider which was approved on September 11, 2020 (SERFF Tracking # ALLB-132270504). While the requested rate increase will trigger a substantial rate increase for a majority of policies, the company is voluntarily offering this contingent benefit upon lapse to all insureds.

Subject to Department approval of this filing, we plan to begin implementing this increase in 2023. The increase would be effective on a policy's next anniversary following the implementation date. Policyholders will be notified at least 60 days prior to the effective date of their increase. In the notification, Allianz will lay out the above policyholder options.

If the full requested rate increase is approved and implemented, the Company doesn't currently intend to request any additional rate increases on this policy form unless experience worsens and the revised rates will be guaranteed not to increase for four years. The Company is also willing to phase-in a larger rate increase over multiple years to lessen the immediate impact on policyholders.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

Thank you for your consideration of this filing. If you have any questions or if you need additional information to complete your review, please send an email to Scott.Laska@AllianzLife.com.

Sincerely,

Scott Laska, ASA, MAAA
Assistant Actuary
Allianz Life Insurance of North America

Company and Contact

Filing Contact Information

Scott Laska, Principal Actuarial Analyst
5701 Golden Hills Drive
Minneapolis, MN 55416

scott.laska@allianzlife.com
763-765-7239 [Phone]

Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type: 02
Minneapolis, MN 55416-1297	Group Name:	State ID Number:
(800) 328-5601 ext. [Phone]	FEIN Number: 41-1366075	

SERFF Tracking #: ALLB-133605692

State Tracking #: ALLB-133605692

Company Tracking #: LTC RATE INCREASE 2023 -
GPR

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2023 - GPR
Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: State of domicile is Minnesota. Minnesota's fee for rates only is \$125.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Allianz Life Insurance Company of North America	\$125.00	03/24/2023 12:46 PM	253756750
EFT Total	\$125.00		

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Valerie Romig	08/02/2023	08/02/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Valerie Romig	04/12/2023	04/12/2023

Response Letters

Responded By	Created On	Date Submitted
Jillian Wallin	07/24/2023	07/31/2023

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Disposition

Disposition Date: 08/02/2023

Effective Date:

Status: Approved

Comment: August 2, 2023

Scott Laska, Principal Actuarial Analyst
Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416

RE: Proposed 20.6% increase on 1,367 PA policyholders of 10-P-Q-PA, 10-P-Q-PA(F).
Pennsylvania Insurance Department ID # ALLB-133605692

Dear Scott Laska:

The Department approves the modified rate increase request shown in Table 3 in the Response to Objection Received on April 12 2023 – GPR pdf submitted to the Department on July 31, 2023.

Sincerely,

Valerie Romig
Actuary
Bureau of Life, Accident and Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allianz Life Insurance Company of North America	20.600%	20.600%	\$768,243	1,367	\$3,723,618	45.000%	0.000%

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Generation Protector		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Policyholder Notification Letter		Yes
Supporting Document	CONFIDENTIAL Exhibits		No
Supporting Document	Claims Administration and Procedures Documentation		Yes
Supporting Document	Response Letter to Objection rec'd 4.12.23		Yes

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2023 - GPR
Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

Filing Company: Allianz Life Insurance Company of North America

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 04/12/2023
Submitted Date 04/12/2023
Respond By Date

Dear Scott Laska,

Introduction:

April 12, 2023

Scott Laska, Principal Actuarial Analyst
Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416

RE: Proposed 20.6% increase on 1,367 PA policyholders of 10-P-Q-PA, 10-P-Q-PA(F).
Pennsylvania Insurance Department ID # ALLB-133605692

Dear Scott Laska:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide an Excel spreadsheet that incorporates the three calendar-year non-interest adjusted column vectors of earned premium requested below:

a. Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question – as a non-interest rate discounted column vector.

b. Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.

c. Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

d. Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

State: Pennsylvania **Filing Company:** Allianz Life Insurance Company of North America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: LTC Rate Increase 2023 - GPR
Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

e. Please ensure that the data provided is consistent with any post-rate stability loss ratio demonstrations in the actuarial memo.

f. Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values in the post-rate stability loss ratio demonstrations in the actuarial memo.

2. The Filing Description on the General Information tab in SERFF states the following: "This rate increase is a follow-up to the most recent rate increase approved on November 15, 2021, where the rate increase level approved was less than the nationwide average request from the 2021 filing. This form is in need of an additional premium rate increase due to past and projected future experience that continues to be more adverse than previously expected and originally priced for. The current premiums are unreasonably low in comparison to the benefits provided. A rate increase on the above policy form is needed to reduce the losses on this business." Please discuss further the need for a premium rate increase. Is emerging and projected experience running more adverse than previously expected? Did higher morbidity, higher persistency, and lower interest affect the experience? Please discuss these items further. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

3. Has COVID-19 been factored into your projections?

4. Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and requested premium increase in each year of the proposed implementation period. The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.

5. Have you included a margin for adverse experience in your projected claims? Is the margin uniform or does it vary in some way? Please explain.

6. Please provide your best estimate of the date when the first letter will be mailed informing policyholders of this premium increase.

7. The Department has recently become concerned that companies are asking for very different increases on subsections of LTC blocks. Allianz is asking for 0% on the 597 PA policies with 2 – 4 Year BPs, 25% on the 484 PA policies with 5 – 8 Year BPs, and 45% on the 286 PA policies with lifetime BPs. Please provide justification as to why the requested increases between segments vary so greatly.

8. In PA, Allianz requested a 0% increase for benefit periods of 2 – 4 years, a 25% increase for benefit periods of 5 – 8 years, and a 45% increase for lifetime benefit periods on the 10-P-Q block. Did Allianz seek the same increase in all states?

9. Exhibit 5 shows the nationwide increase with a 21% increase. Is 21% the weighted average nationwide increase requested?

10. Please provide the annualized premium for the 597 PA policies with benefit periods of 2 – 4 years.

11. Please provide the annualized premium for the 484 PA policies with benefit periods of 5 – 8 years.

12. Please provide the annualized premium for the 286 PA policies with lifetime benefit periods.

Sincerely,

Valerie Romig
Actuary
Bureau of Life, Accident and Health Insurance

SERFF Tracking #: ALLB-133605692

State Tracking #: ALLB-133605692

Company Tracking #: LTC RATE INCREASE 2023 -
GPR

State: Pennsylvania

Filing Company: Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2023 - GPR

Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

Conclusion:

Sincerely,
Valerie Romig

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/24/2023
Submitted Date	07/31/2023

Dear Valerie Romig,

Introduction:

Please see our response below to your objection letter.

Response 1

Comments:

Please see our attached objection response letter and attachment(s). We have also concurrently submitted a post submission update revising the Rate/Rule Schedule.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter to Objection rec'd 4.12.23
Comments:	
Attachment(s):	Response to Objection Received on April 12 2023 - GPR.pdf Response Attachments - GPR.xlsx

Conclusion:

Thank you for your continued review of our filing.

Sincerely,

Rebecca Silbersack

SERFF Tracking #: ALLB-133605692

State Tracking #: ALLB-133605692

Company Tracking #: LTC RATE INCREASE 2023 -
GPR

State: Pennsylvania

Filing Company: Allianz Life Insurance Company of North America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Rate Increase 2023 - GPR

Project Name/Number: LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR

Post Submission Update Request Processed On 08/01/2023

Status: Allowed

Created By: Jillian Wallin

Processed By: Valerie Romig

Comments:

Company Rate Information:

Company Name:Allianz Life Insurance Company of North America

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$768243	\$768347

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	06/27/2022
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	ALLB-132903805

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allianz Life Insurance Company of North America	20.600%	20.600%	\$768,243	1,367	\$3,723,618	45.000%	0.000%

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Generation Protector	10-P-Q-PA, 10-P-Q-PA(F)	Revised	Previous State Filing Number: ALLB-132903805 Percent Rate Change Request: 20.6	PA (Generation Protector) Current Rates.pdf, PA (Generation Protector) Proposed Rates.pdf,

Generation Protector (Current)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297
Base Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

	Facility Care Benefit and 70% Home and Community Care Benefit						Facility Care Benefit and 100% Home and Community Care Benefit						Facility Care Benefit and 130% Home and Community Care Benefit					
Age	2 year	3 year	4 year	5 year	8 year	Lifetime	2 year	3 year	4 year	5 year	8 year	Lifetime	2 year	3 year	4 year	5 year	8 year	Lifetime
18-40	37	42	46	49	55	66	39	43	48	50	56	69	43	48	52	56	62	76
41	37	42	46	49	55	66	39	43	48	52	58	69	43	48	52	56	63	76
42	37	42	48	50	56	68	39	43	49	52	58	71	43	49	53	58	63	78
43	39	43	49	52	58	69	40	45	50	53	59	72	45	50	55	59	65	79
44	40	45	49	53	59	71	42	46	50	55	60	73	46	50	56	60	66	81
45	42	46	50	55	60	72	43	48	52	56	62	75	48	52	58	62	69	84
46	42	48	52	56	62	75	43	49	53	58	63	78	48	53	59	63	71	85
47	43	49	53	58	63	76	45	50	55	59	65	79	49	55	60	65	72	86
48	45	50	55	59	65	78	46	52	56	60	66	81	50	56	62	66	73	89
49	46	52	56	60	66	81	48	53	58	62	68	84	52	58	63	68	75	91
50	48	53	58	62	68	82	49	55	59	63	71	85	53	59	65	69	76	94
51	49	55	59	63	69	84	50	56	60	65	72	86	55	60	66	71	79	95
52	50	56	60	65	71	86	52	58	62	66	73	89	56	62	68	72	81	98
53	52	58	62	68	75	91	53	59	65	69	76	94	58	65	71	76	85	102
54	55	60	65	71	78	95	56	62	68	72	81	98	60	68	73	79	88	107
55	58	63	69	73	82	99	59	65	71	76	85	102	63	71	78	84	92	112
56	59	66	72	78	86	104	60	68	75	79	88	107	66	73	81	86	96	117
57	62	69	75	81	89	109	63	71	78	84	92	112	69	78	85	91	101	122
58	66	73	81	86	96	117	68	75	84	89	99	120	73	82	91	96	108	131
59	71	79	86	92	102	124	72	81	89	95	105	128	79	88	96	104	115	140
60	76	84	92	99	109	132	78	86	95	102	114	137	85	94	104	111	124	150
61	81	89	98	105	117	141	82	92	101	108	121	147	89	99	109	118	131	160
62	86	95	105	112	125	150	88	98	108	117	130	157	96	107	118	127	141	171
63	94	104	114	122	135	164	95	107	117	127	140	170	104	115	128	137	153	186
64	102	112	124	132	147	177	104	115	127	137	153	186	112	125	138	150	166	202
65	109	121	134	144	160	193	112	125	138	148	166	202	122	135	150	163	180	219
66	120	132	145	157	174	210	122	135	150	161	180	219	132	147	163	176	196	239
67	130	143	158	170	189	229	132	147	163	176	196	238	144	160	177	192	213	259
68	143	158	174	189	209	253	145	163	180	194	217	264	158	177	196	212	236	287
69	158	174	193	209	232	281	161	179	199	216	240	292	176	194	217	235	262	318
70	174	193	215	232	256	311	179	197	220	239	266	324	194	216	240	261	289	353
71	193	213	236	258	285	344	196	217	243	265	295	359	215	238	266	289	321	390
72	213	235	262	285	315	382	217	240	269	294	327	397	236	262	294	320	357	433
73	235	259	291	317	350	423	240	266	300	325	363	442	262	291	327	356	396	481
74	261	288	323	351	389	471	265	295	331	361	403	491	289	321	361	395	439	536
75	288	318	357	390	432	524	294	327	367	402	448	546	320	356	400	438	488	595
76	318	353	396	432	480	583	325	361	408	446	497	608	354	393	445	485	543	662
77	353	390	438	480	533	648	360	400	452	495	553	675	392	436	492	539	602	736
78	389	429	485	531	592	720	396	441	500	549	613	750	432	480	544	598	668	818
79	428	474	536	590	657	801	436	485	553	608	680	834	477	528	602	662	742	909
80	472	521	593	654	729	888	481	534	612	674	755	926	524	583	667	734	822	1,009
81	520	575	655	724	808	988	530	589	677	747	837	1,028	577	642	737	815	913	1,122
82	573	634	726	804	897	1,097	585	649	747	828	929	1,143	636	708	815	903	1,012	1,246
83	631	698	802	891	995	1,218	644	716	827	919	1,031	1,270	703	780	901	1,001	1,123	1,384
84	696	769	887	988	1,103	1,354	710	789	914	1,018	1,143	1,410	773	860	996	1,110	1,247	1,536

Generation Protector (Current)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297
Rider Premium Rates and Premium Factors

Factors applied to base premium rates

Age	5%	4%	3%	5%	5%	2 Times	Limited	Accelerated Pay		Shortened Benefit	Spousal	Benefit Period	Restoration	Spousal
	Compound COLA (10-R3)	Compound COLA (10-R2)	Compound COLA (10-R1)	Simple COLA (10-R5)	Compound COLA w/2X Cap (10-R4)	Compound Plus COLA (10-R22)	Pay (10-R6)	Rider (10-R7)	Period Rider	Survivorship Rider (10-R21)	of Benefits Rider (10-R16)		Shared Care Rider (10-R19)	
								years 1-10	years 11+	(10-R8)	(10-R21)			
18-40	3.84	3.02	2.20	2.14	1.92	2.02	1.17	1.40	0.70	1.20	1.15	2 year	1.08	1.09
41	3.84	3.02	2.20	2.14	1.92	2.02	1.17	1.40	0.70	1.20	1.15	3 year	1.05	1.08
42	3.84	3.02	2.20	2.14	1.92	2.02	1.17	1.40	0.70	1.20	1.15	4 year	1.04	1.07
43	3.80	3.00	2.20	2.14	1.92	2.00	1.17	1.40	0.70	1.20	1.15	5 year	1.04	1.06
44	3.80	3.00	2.20	2.14	1.92	2.00	1.17	1.40	0.70	1.20	1.15	8 year	1.04	1.04
45	3.73	2.96	2.18	2.12	1.92	1.99	1.18	1.40	0.70	1.21	1.15	Lifetime	N / A	N / A
46	3.73	2.96	2.18	2.12	1.92	1.99	1.18	1.40	0.70	1.21	1.15	Restoration of Benefits and Shared Care riders are not available with Lifetime benefit period option.		
47	3.67	2.92	2.18	2.12	1.92	1.98	1.18	1.40	0.70	1.21	1.15			
48	3.61	2.90	2.18	2.11	1.92	1.97	1.19	1.40	0.70	1.21	1.15			
49	3.58	2.89	2.17	2.10	1.92	1.97	1.19	1.40	0.70	1.22	1.15			
50	3.57	2.89	2.17	2.10	1.92	1.96	1.20	1.40	0.70	1.22	1.15			
51	3.54	2.88	2.16	2.09	1.92	1.96	1.20	1.40	0.70	1.22	1.15			
52	3.52	2.86	2.16	2.08	1.92	1.94	1.21	1.40	0.70	1.22	1.15	HCC Monthly Benefit Rider (10-R10)		1.06
53	3.45	2.81	2.14	2.06	1.92	1.94	1.23	1.40	0.70	1.23	1.15	Spousal Waiver of Premium (10-R20)		1.03
54	3.36	2.75	2.10	2.06	1.92	1.93	1.24	1.40	0.70	1.23	1.15	HCC Calendar Day EP (10-R9)		1.02
55	3.29	2.70	2.08	2.05	1.92	1.93	1.26	1.40	0.70	1.23	1.15	Waiver of HCC EP (10-R11)		1.12
56	3.22	2.66	2.04	2.05	1.92	1.92	1.27	1.40	0.70	1.23	1.14			
57	3.15	2.61	2.02	2.04	1.92	1.92	1.29	1.40	0.70	1.24	1.14	Elimination Period Factors		
58	3.10	2.58	1.99	2.03	1.92	1.92	1.30	1.40	0.70	1.24	1.14	7 Day		1.30
59	3.07	2.55	1.97	2.03	1.91	1.92	1.31	1.40	0.70	1.24	1.13	30 Day		1.20
60	3.03	2.51	1.96	2.02	1.91	1.91	1.32	1.40	0.70	1.24	1.13	60 Day		1.08
61	3.00	2.48	1.93	2.02	1.90	1.91	1.33	1.40	0.70	1.25	1.12	90 Day		1.00
62	2.96	2.46	1.91	2.00	1.90	1.91	1.34	1.40	0.70	1.25	1.12	180 Day		0.90
63	2.90	2.42	1.88	1.98	1.88	1.91	1.35	1.40	0.70	1.25	1.12			
64	2.84	2.38	1.86	1.96	1.87	1.91	1.35	1.40	0.70	1.25	1.11			
65	2.78	2.34	1.84	1.94	1.87	1.91	1.36	1.20	0.60	1.26	1.11	Risk Class Factors		
66	2.74	2.30	1.81	1.92	1.86	1.91	1.36	1.20	0.60	1.26	1.10	Preferred Plus		0.85
67	2.68	2.25	1.79	1.90	1.85	1.91	1.37	1.20	0.60	1.26	1.10	Preferred		1.00
68	2.62	2.21	1.76	1.87	1.84	1.90	1.35	1.20	0.60	1.26	1.09	Standard		1.20
69	2.57	2.17	1.74	1.86	1.82	1.88	1.32	1.20	0.60	1.27	1.09	Select I		1.50
70	2.51	2.13	1.73	1.84	1.81	1.87	1.30	1.20	0.60	1.27	1.09	Select II		1.80
71	2.45	2.11	1.70	1.82	1.80	1.86	1.27	1.20	0.60	1.27	1.08			
72	2.39	2.07	1.68	1.80	1.79	1.85	1.25	1.20	0.60	1.27	1.08	Modal Premium Factors		
73	2.35	2.04	1.66	1.78	1.78	1.82	1.23	1.20	0.60	1.28	1.08	Annual		1.000
74	2.30	2.00	1.64	1.75	1.76	1.81	1.20	1.20	0.60	1.28	1.07	Semi-annual		0.520
75	2.26	1.97	1.62	1.74	1.74	1.79	1.18	1.20	0.60	1.28	1.07	Quarterly		0.265
76	2.22	1.93	1.61	1.72	1.73	1.78	1.15	1.20	0.60	1.28	1.06	Monthly Bill		0.090
77	2.17	1.90	1.58	1.69	1.72	1.75	1.13	1.20	0.60	1.29	1.06	Monthly PAC/EFT		0.087
78	2.15	1.88	1.57	1.68	1.70	1.74	1.12	1.20	0.60	1.29	1.05			
79	2.10	1.86	1.56	1.67	1.69	1.72	1.11	1.20	0.60	1.29	1.05	Discount Factors		
80	2.07	1.84	1.54	1.66	1.68	1.70	1.10	1.20	0.60	1.29	1.05	Married (10-R17)		0.85
81	2.04	1.82	1.52	1.64	1.67	1.68	1.09	1.20	0.60	1.30	1.04	Spousal (10-R18)		0.70
82	2.01	1.80	1.51	1.63	1.66	1.67	1.08	1.20	0.60	1.30	1.04			
83	1.99	1.77	1.50	1.62	1.63	1.67	1.07	1.20	0.60	1.30	1.04			
84	1.96	1.76	1.49	1.61	1.61	1.67	1.06	1.20	0.60	1.30	1.04			

Restoration of Benefits and Shared
Care riders are not available with
Lifetime benefit period option.

HCC Monthly Benefit Rider (10-R10)	1.06
Spousal Waiver of Premium (10-R20)	1.03
HCC Calendar Day EP (10-R9)	1.02
Waiver of HCC EP (10-R11)	1.12

Elimination Period Factors	
7 Day	1.30
30 Day	1.20
60 Day	1.08
90 Day	1.00
180 Day	0.90

Risk Class Factors	
Preferred Plus	0.85
Preferred	1.00
Standard	1.20
Select I	1.50
Select II	1.80

Modal Premium Factors	
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly Bill	0.090
Monthly PAC/EFT	0.087

Discount Factors	
Married (10-R17)	0.85
Spousal (10-R18)	0.70

Generation Protector (Current)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297
Rider Premium Rates

Comprehensive Monthly Indemnity Benefit Rider (10-R13)

Premium per \$250 monthly benefit

Premium added to base premium before any premium factors are applied

Age	2 year	3 year	4 year	5 year	8 year	Lifetime
18-40	37	40	45	49	53	65
41	37	42	45	49	55	66
42	37	42	46	49	55	66
43	39	43	48	50	56	68
44	39	43	49	52	58	71
45	40	45	49	53	59	72
46	42	46	50	55	60	73
47	43	48	52	56	62	75
48	43	49	53	58	63	76
49	45	49	55	59	65	79
50	46	50	56	60	66	81
51	48	52	58	62	68	82
52	48	53	59	63	69	85
53	50	56	62	66	73	88
54	53	59	65	69	76	92
55	55	62	68	72	81	96
56	58	65	71	76	84	102
57	60	68	73	79	88	107
58	65	72	79	85	94	114
59	69	76	84	91	101	122
60	73	82	89	96	108	131
61	78	86	96	104	115	140
62	84	94	102	111	122	148
63	91	101	111	120	134	161
64	98	109	121	130	145	176
65	107	118	131	141	157	192
66	115	128	143	154	171	207
67	125	140	154	167	186	226
68	138	154	171	186	206	251
69	153	170	189	204	228	278
70	168	187	209	228	253	307
71	187	207	232	252	281	340
72	206	229	256	279	311	377
73	228	253	284	310	346	419
74	252	281	315	344	383	467
75	279	310	350	382	426	518
76	308	343	387	423	472	577
77	341	380	429	469	526	642
78	377	419	475	521	582	713
79	415	461	526	577	647	792
80	458	508	580	641	717	880
81	504	560	642	710	795	978
82	556	616	710	788	883	1,086
83	612	680	786	873	979	1,207
84	674	749	868	968	1,086	1,339

Home and Community Care Monthly Indemnity Benefit Rider (10-R12)

Premium per \$250 monthly benefit

Premium added to base premium before any premium factors are applied

Age	2 year	3 year	4 year	5 year	8 year	Lifetime
18-40	19	22	23	26	29	35
41	20	22	24	26	29	35
42	20	22	24	26	29	35
43	20	23	24	26	30	36
44	20	23	26	27	30	37
45	22	23	26	27	32	37
46	22	24	27	29	32	39
47	23	24	27	29	33	39
48	23	26	27	30	33	40
49	23	26	29	30	35	42
50	24	27	29	32	35	42
51	24	27	30	32	36	43
52	26	27	30	33	36	45
53	26	29	32	35	39	46
54	27	30	33	36	40	49
55	29	32	36	37	42	52
56	30	33	37	40	45	53
57	32	36	39	42	46	56
58	35	37	42	45	49	60
59	36	40	45	48	53	65
60	39	43	48	50	56	69
61	42	46	50	55	60	73
62	45	49	53	58	65	78
63	48	53	59	63	71	85
64	52	58	63	69	76	92
65	56	62	69	75	84	101
66	60	68	75	81	91	109
67	66	73	81	88	98	120
68	73	81	91	98	108	131
69	81	89	99	108	120	145
70	89	99	111	120	132	161
71	98	109	122	132	147	179
72	108	121	135	147	164	199
73	120	134	150	163	181	220
74	132	147	166	181	202	246
75	147	163	184	200	225	274
76	163	180	204	223	249	304
77	180	200	226	248	276	338
78	199	220	251	274	307	376
79	219	243	276	304	340	416
80	240	268	305	337	377	464
81	265	295	338	373	419	514
82	292	324	374	415	465	572
83	323	357	413	459	516	635
84	354	395	458	510	572	706

Generation Protector (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297
Base Premium Rates
Preferred Rate Class, 90 Day Elimination Period
Rates are per \$10 Facility Care Daily Benefit

	Facility Care Benefit and 70% Home and Community Care Benefit						Facility Care Benefit and 100% Home and Community Care Benefit						Facility Care Benefit and 130% Home and Community Care Benefit					
Age	2 year	3 year	4 year	5 year	8 year	Lifetime	2 year	3 year	4 year	5 year	8 year	Lifetime	2 year	3 year	4 year	5 year	8 year	Lifetime
18-40	37	42	46	61	68	96	39	43	48	63	70	100	43	48	52	70	77	111
41	37	42	46	61	68	96	39	43	48	65	72	100	43	48	52	70	79	111
42	37	42	48	63	70	98	39	43	49	65	72	102	43	49	53	72	79	113
43	39	43	49	65	72	100	40	45	50	67	74	104	45	50	55	74	81	115
44	40	45	49	67	74	102	42	46	50	68	76	106	46	50	56	76	83	117
45	42	46	50	68	76	104	43	48	52	70	77	109	48	52	58	77	86	121
46	42	48	52	70	77	109	43	49	53	72	79	113	48	53	59	79	88	123
47	43	49	53	72	79	111	45	50	55	74	81	115	49	55	60	81	90	125
48	45	50	55	74	81	113	46	52	56	76	83	117	50	56	62	83	92	129
49	46	52	56	76	83	117	48	53	58	77	85	121	52	58	63	85	94	132
50	48	53	58	77	85	119	49	55	59	79	88	123	53	59	65	86	95	136
51	49	55	59	79	86	121	50	56	60	81	90	125	55	60	66	88	99	138
52	50	56	60	81	88	125	52	58	62	83	92	129	56	62	68	90	101	142
53	52	58	62	85	94	132	53	59	65	86	95	136	58	65	71	95	106	148
54	55	60	65	88	97	138	56	62	68	90	101	142	60	68	73	99	110	155
55	58	63	69	92	103	144	59	65	71	95	106	148	63	71	78	104	115	163
56	59	66	72	97	108	150	60	68	75	99	110	155	66	73	81	108	121	169
57	62	69	75	101	112	159	63	71	78	104	115	163	69	78	85	113	126	177
58	66	73	81	108	121	169	68	75	84	112	124	173	73	82	91	121	135	190
59	71	79	86	115	128	180	72	81	89	119	131	186	79	88	96	130	144	203
60	76	84	92	124	137	192	78	86	95	128	142	198	85	94	104	139	155	217
61	81	89	98	131	146	205	82	92	101	135	151	213	89	99	109	148	164	232
62	86	95	105	140	157	217	88	98	108	146	162	228	96	107	118	158	176	248
63	94	104	114	153	169	238	95	107	117	158	175	246	104	115	128	171	191	269
64	102	112	124	166	184	257	104	115	127	171	191	269	112	125	138	187	207	292
65	109	121	134	180	200	280	112	125	138	185	207	292	122	135	150	203	225	317
66	120	132	145	196	218	305	122	135	150	202	225	317	132	147	163	220	245	347
67	130	143	158	212	236	332	132	147	163	220	245	345	144	160	177	239	266	376
68	143	158	174	236	261	367	145	163	180	243	272	382	158	177	196	265	295	416
69	158	174	193	261	290	407	161	179	199	270	301	424	176	194	217	293	328	461
70	174	193	215	290	320	451	179	197	220	299	333	470	194	216	240	326	362	512
71	193	213	236	322	356	499	196	217	243	331	369	520	215	238	266	362	401	566
72	213	235	262	356	394	553	217	240	269	367	409	576	236	262	294	400	446	628
73	235	259	291	396	437	614	240	266	300	407	454	641	262	291	327	445	495	697
74	261	288	323	439	486	683	265	295	331	452	504	712	289	321	361	493	549	777
75	288	318	357	488	540	760	294	327	367	502	560	791	320	356	400	547	610	862
76	318	353	396	540	599	846	325	361	408	558	621	881	354	393	445	607	679	960
77	353	390	438	599	666	940	360	400	452	619	691	979	392	436	492	673	752	1,067
78	389	429	485	664	740	1,044	396	441	500	686	767	1,088	432	480	544	747	835	1,186
79	428	474	536	738	821	1,161	436	485	553	760	850	1,209	477	528	602	828	927	1,318
80	472	521	593	817	911	1,288	481	534	612	842	943	1,343	524	583	667	918	1,028	1,464
81	520	575	655	905	1,010	1,432	530	589	677	934	1,046	1,491	577	642	737	1,019	1,141	1,627
82	573	634	726	1,004	1,121	1,591	585	649	747	1,035	1,161	1,658	636	708	815	1,129	1,265	1,806
83	631	698	802	1,114	1,244	1,766	644	716	827	1,148	1,289	1,842	703	780	901	1,251	1,404	2,007
84	696	769	887	1,235	1,379	1,963	710	789	914	1,273	1,429	2,044	773	860	996	1,388	1,559	2,228

Generation Protector (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297
Rider Premium Rates and Premium Factors

Factors applied to base premium rates

Age	5%	4%	3%	5%	5%	2 Times	Limited	Accelerated Pay		Shortened Benefit	Spousal	Benefit Period	Restoration	Spousal
	Compound COLA (10-R3)	Compound COLA (10-R2)	Compound COLA (10-R1)	Simple COLA (10-R5)	Compound COLA w/2X Cap (10-R4)	Compound Plus COLA (10-R22)	Pay (10-R6)	Rider (10-R7)	Period Rider	Survivorship Rider (10-R21)	of Benefits Rider (10-R16)		Shared Care Rider (10-R19)	
								years 1-10	years 11+	(10-R8)	(10-R21)			
18-40	3.84	3.02	2.20	2.14	1.92	2.02	1.17	1.40	0.70	1.20	1.15	2 year	1.08	1.09
41	3.84	3.02	2.20	2.14	1.92	2.02	1.17	1.40	0.70	1.20	1.15	3 year	1.05	1.08
42	3.84	3.02	2.20	2.14	1.92	2.02	1.17	1.40	0.70	1.20	1.15	4 year	1.04	1.07
43	3.80	3.00	2.20	2.14	1.92	2.00	1.17	1.40	0.70	1.20	1.15	5 year	1.04	1.06
44	3.80	3.00	2.20	2.14	1.92	2.00	1.17	1.40	0.70	1.20	1.15	8 year	1.04	1.04
45	3.73	2.96	2.18	2.12	1.92	1.99	1.18	1.40	0.70	1.21	1.15	Lifetime	N / A	N / A
46	3.73	2.96	2.18	2.12	1.92	1.99	1.18	1.40	0.70	1.21	1.15	Restoration of Benefits and Shared Care riders are not available with Lifetime benefit period option.		
47	3.67	2.92	2.18	2.12	1.92	1.98	1.18	1.40	0.70	1.21	1.15			
48	3.61	2.90	2.18	2.11	1.92	1.97	1.19	1.40	0.70	1.21	1.15			
49	3.58	2.89	2.17	2.10	1.92	1.97	1.19	1.40	0.70	1.22	1.15			
50	3.57	2.89	2.17	2.10	1.92	1.96	1.20	1.40	0.70	1.22	1.15			
51	3.54	2.88	2.16	2.09	1.92	1.96	1.20	1.40	0.70	1.22	1.15			
52	3.52	2.86	2.16	2.08	1.92	1.94	1.21	1.40	0.70	1.22	1.15	HCC Monthly Benefit Rider (10-R10)		1.06
53	3.45	2.81	2.14	2.06	1.92	1.94	1.23	1.40	0.70	1.23	1.15	Spousal Waiver of Premium (10-R20)		1.03
54	3.36	2.75	2.10	2.06	1.92	1.93	1.24	1.40	0.70	1.23	1.15	HCC Calendar Day EP (10-R9)		1.02
55	3.29	2.70	2.08	2.05	1.92	1.93	1.26	1.40	0.70	1.23	1.15	Waiver of HCC EP (10-R11)		1.12
56	3.22	2.66	2.04	2.05	1.92	1.92	1.27	1.40	0.70	1.23	1.14			
57	3.15	2.61	2.02	2.04	1.92	1.92	1.29	1.40	0.70	1.24	1.14	Elimination Period Factors		
58	3.10	2.58	1.99	2.03	1.92	1.92	1.30	1.40	0.70	1.24	1.14	7 Day		1.30
59	3.07	2.55	1.97	2.03	1.91	1.92	1.31	1.40	0.70	1.24	1.13	30 Day		1.20
60	3.03	2.51	1.96	2.02	1.91	1.91	1.32	1.40	0.70	1.24	1.13	60 Day		1.08
61	3.00	2.48	1.93	2.02	1.90	1.91	1.33	1.40	0.70	1.25	1.12	90 Day		1.00
62	2.96	2.46	1.91	2.00	1.90	1.91	1.34	1.40	0.70	1.25	1.12	180 Day		0.90
63	2.90	2.42	1.88	1.98	1.88	1.91	1.35	1.40	0.70	1.25	1.12			
64	2.84	2.38	1.86	1.96	1.87	1.91	1.35	1.40	0.70	1.25	1.11			
65	2.78	2.34	1.84	1.94	1.87	1.91	1.36	1.20	0.60	1.26	1.11	Risk Class Factors		
66	2.74	2.30	1.81	1.92	1.86	1.91	1.36	1.20	0.60	1.26	1.10	Preferred Plus		0.85
67	2.68	2.25	1.79	1.90	1.85	1.91	1.37	1.20	0.60	1.26	1.10	Preferred		1.00
68	2.62	2.21	1.76	1.87	1.84	1.90	1.35	1.20	0.60	1.26	1.09	Standard		1.20
69	2.57	2.17	1.74	1.86	1.82	1.88	1.32	1.20	0.60	1.27	1.09	Select I		1.50
70	2.51	2.13	1.73	1.84	1.81	1.87	1.30	1.20	0.60	1.27	1.09	Select II		1.80
71	2.45	2.11	1.70	1.82	1.80	1.86	1.27	1.20	0.60	1.27	1.08			
72	2.39	2.07	1.68	1.80	1.79	1.85	1.25	1.20	0.60	1.27	1.08	Modal Premium Factors		
73	2.35	2.04	1.66	1.78	1.78	1.82	1.23	1.20	0.60	1.28	1.08	Annual		1.000
74	2.30	2.00	1.64	1.75	1.76	1.81	1.20	1.20	0.60	1.28	1.07	Semi-annual		0.520
75	2.26	1.97	1.62	1.74	1.74	1.79	1.18	1.20	0.60	1.28	1.07	Quarterly		0.265
76	2.22	1.93	1.61	1.72	1.73	1.78	1.15	1.20	0.60	1.28	1.06	Monthly Bill		0.090
77	2.17	1.90	1.58	1.69	1.72	1.75	1.13	1.20	0.60	1.29	1.06	Monthly PAC/EFT		0.087
78	2.15	1.88	1.57	1.68	1.70	1.74	1.12	1.20	0.60	1.29	1.05			
79	2.10	1.86	1.56	1.67	1.69	1.72	1.11	1.20	0.60	1.29	1.05	Discount Factors		
80	2.07	1.84	1.54	1.66	1.68	1.70	1.10	1.20	0.60	1.29	1.05	Married (10-R17)		0.85
81	2.04	1.82	1.52	1.64	1.67	1.68	1.09	1.20	0.60	1.30	1.04	Spousal (10-R18)		0.70
82	2.01	1.80	1.51	1.63	1.66	1.67	1.08	1.20	0.60	1.30	1.04			
83	1.99	1.77	1.50	1.62	1.63	1.67	1.07	1.20	0.60	1.30	1.04			
84	1.96	1.76	1.49	1.61	1.61	1.67	1.06	1.20	0.60	1.30	1.04			

Restoration of Benefits and Shared
Care riders are not available with
Lifetime benefit period option.

HCC Monthly Benefit Rider (10-R10)	1.06
Spousal Waiver of Premium (10-R20)	1.03
HCC Calendar Day EP (10-R9)	1.02
Waiver of HCC EP (10-R11)	1.12

Elimination Period Factors	
7 Day	1.30
30 Day	1.20
60 Day	1.08
90 Day	1.00
180 Day	0.90

Risk Class Factors	
Preferred Plus	0.85
Preferred	1.00
Standard	1.20
Select I	1.50
Select II	1.80

Modal Premium Factors	
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly Bill	0.090
Monthly PAC/EFT	0.087

Discount Factors	
Married (10-R17)	0.85
Spousal (10-R18)	0.70

Generation Protector (Proposed)
Allianz Life Insurance Company of North America
5701 Golden Hills Drive, Minneapolis, Minnesota 55416-1297
Rider Premium Rates

Comprehensive Monthly Indemnity Benefit Rider (10-R13)

Premium per \$250 monthly benefit

Premium added to base premium before any premium factors are applied

Age	2 year	3 year	4 year	5 year	8 year	Lifetime
18-40	37	40	45	61	67	94
41	37	42	45	61	68	96
42	37	42	46	61	68	96
43	39	43	48	63	70	98
44	39	43	49	65	72	102
45	40	45	49	67	74	104
46	42	46	50	68	76	106
47	43	48	52	70	77	109
48	43	49	53	72	79	111
49	45	49	55	74	81	115
50	46	50	56	76	83	117
51	48	52	58	77	85	119
52	48	53	59	79	86	123
53	50	56	62	83	92	127
54	53	59	65	86	95	134
55	55	62	68	90	101	140
56	58	65	71	95	104	148
57	60	68	73	99	110	155
58	65	72	79	106	117	165
59	69	76	84	113	126	177
60	73	82	89	121	135	190
61	78	86	96	130	144	203
62	84	94	102	139	153	215
63	91	101	111	149	167	234
64	98	109	121	162	182	255
65	107	118	131	176	196	278
66	115	128	143	193	214	301
67	125	140	154	209	232	328
68	138	154	171	232	257	363
69	153	170	189	256	284	403
70	168	187	209	284	317	445
71	187	207	232	315	351	493
72	206	229	256	349	389	547
73	228	253	284	387	432	608
74	252	281	315	430	479	677
75	279	310	350	477	533	752
76	308	343	387	529	590	837
77	341	380	429	587	657	931
78	377	419	475	652	727	1,034
79	415	461	526	722	808	1,148
80	458	508	580	801	896	1,276
81	504	560	642	887	994	1,418
82	556	616	710	985	1,103	1,574
83	612	680	786	1,091	1,224	1,750
84	674	749	868	1,210	1,357	1,942

Home and Community Care Monthly Indemnity Benefit Rider (10-R12)

Premium per \$250 monthly benefit

Premium added to base premium before any premium factors are applied

Age	2 year	3 year	4 year	5 year	8 year	Lifetime
18-40	19	22	23	32	36	50
41	20	22	24	32	36	50
42	20	22	24	32	36	50
43	20	23	24	32	38	52
44	20	23	26	34	38	54
45	22	23	26	34	40	54
46	22	24	27	36	40	56
47	23	24	27	36	41	56
48	23	26	27	38	41	58
49	23	26	29	38	43	61
50	24	27	29	40	43	61
51	24	27	30	40	45	63
52	26	27	30	41	45	65
53	26	29	32	43	49	67
54	27	30	33	45	50	71
55	29	32	36	47	52	75
56	30	33	37	50	56	77
57	32	36	39	52	58	81
58	35	37	42	56	61	88
59	36	40	45	59	67	94
60	39	43	48	63	70	100
61	42	46	50	68	76	106
62	45	49	53	72	81	113
63	48	53	59	79	88	123
64	52	58	63	86	95	134
65	56	62	69	94	104	146
66	60	68	75	101	113	159
67	66	73	81	110	122	173
68	73	81	91	122	135	190
69	81	89	99	135	149	211
70	89	99	111	149	166	234
71	98	109	122	166	184	259
72	108	121	135	184	205	288
73	120	134	150	203	227	319
74	132	147	166	227	252	357
75	147	163	184	250	281	397
76	163	180	204	279	311	441
77	180	200	226	310	346	491
78	199	220	251	342	383	545
79	219	243	276	380	425	603
80	240	268	305	421	472	672
81	265	295	338	466	524	745
82	292	324	374	518	581	829
83	323	357	413	574	644	921
84	354	395	458	637	715	1,023

SERFF Tracking #:	ALLB-133605692	State Tracking #:	ALLB-133605692	Company Tracking #:	LTC RATE INCREASE 2023 - GPR
State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	LTC Rate Increase 2023 - GPR				
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR				

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Refer to General Information tab for filing description.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Included in Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Actuarial Memo GPR - PA.pdf Supplement to Act Memo GPR - PA.pdf Exhibits and Attachments - PA GPR.xlsx
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A to this filing. This is a rate filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A-- Allianz is filing on its own behalf.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Policyholder Notification Letter
Comments:	
Attachment(s):	Generic Policyholder Notification - Single Stage 4.29.21 FINAL.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	LTC Rate Increase 2023 - GPR		
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR		

Satisfied - Item:	Claims Administration and Procedures Documentation
Comments:	
Attachment(s):	Claims Administration and Procedures Documentation.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response Letter to Objection rec'd 4.12.23
Comments:	
Attachment(s):	Response to Objection Received on April 12 2023 - GPR.pdf Response Attachments - GPR.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:	ALLB-133605692	State Tracking #:	ALLB-133605692	Company Tracking #:	LTC RATE INCREASE 2023 - GPR
<hr/>					
State:	Pennsylvania			Filing Company:	Allianz Life Insurance Company of North America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	LTC Rate Increase 2023 - GPR				
Project Name/Number:	LTC Rate Increase 2023 - GPR/LTC Rate Increase 2023 - GPR				

Attachment Exhibits and Attachments - PA GPR.xlsx is not a PDF document and cannot be reproduced here.

Attachment Response Attachments - GPR.xlsx is not a PDF document and cannot be reproduced here.

Allianz Life Insurance Company of North America

Home Office:
5701 Golden Hills Drive
Minneapolis, MN 55416-1297

Actuarial Memorandum Supporting 21% Aggregate Premium Rate Increase On Individual Long-Term Care Insurance Policy Forms

1. TYPE OF CHANGE

Allianz Life Insurance Company of North America (the Company) proposes the following rate revisions on the below long-term care (LTC) policy form. The company issued this policy form in Pennsylvania between 2003 and 2007.

<u>Product Name</u>	<u>Form series (including associated riders)</u>
Generation Protector (GPR)	10-P-Q-PA, 10-P-Q-PA(F)

The premium rate increase request varies by benefit period. The table below provides the requested rate increase:

Policy Form Series	Benefit Period		
	2-4 Years	5-8 Years	Lifetime
GPR	0%	25%	45%

As the Company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

2. PURPOSE OF FILING

This memorandum has been prepared to provide actuarial information supporting a rate revision to premiums for the form series above. The rate revision meets the minimum requirements in the statutes of Pennsylvania.

The Company is requesting a premium rate increase on the above-listed form, including all associated riders. This form is in need of a premium rate increase due to past and projected future experience that continues to be more adverse than previously expected and originally priced for.

3. LIMITATIONS AND EXCLUSIONS

This actuarial memorandum is intended to support the premium rate increases on the policy form described above and it is not appropriate to use for any other purposes.

4. HISTORY OF RATE REVISION

The table below provides the rate increase history in Pennsylvania for the policy form series in this filing.

Rate Increase Round	Policy Form Series: GPR		
	Date of Approval	Rate Increase Amount	SERFF Tracking Number (if available)
First Rate Increase	2/12/2013	20.0%	ALLB-128730833
Second Rate Increase	3/30/2016	31.5%	ALLB-130164399
Third Rate Increase	11/15/2021	20.0%	ALLB-132903805

Exhibit 1 provides the rate increase history nationwide for the policy form series in this filing.

5. SCOPE AND APPLICABILITY

This filing applies to active premium paying policies issued in this state for the policy form listed above. This policy form is no longer being marketed. This policy form includes premium payment options and traditional level-pay-for-life. All premium paying policies are included in this filing and in the attached distribution of business Exhibits. Exhibit 1 provides a distribution of in-force policies and total annual premiums by issue state.

These rates when approved will be applied to policies delivered or issued for delivery in the state of Pennsylvania, regardless of place of current residence.

6. DESCRIPTION OF BENEFITS

These plans are Guaranteed Renewable, Tax-Qualified, Individual Long Term Care Insurance plans. Plans cover facility care and home and community care where applicable. Premiums vary by issue age and are projected to be level for the duration of the policy, unless modified by the riders elected by the policyholder. Rider charges are factor based and are a multiplier of the base premium.

Several coverage options are available:

- ❖ Various Maximum Benefit Periods
- ❖ Various Daily Benefit Amounts
- ❖ Various Elimination Periods
- ❖ Facility Care Plan with various Home and Community Care Benefit levels
- ❖ Separate rates for different underwriting classes
- ❖ Separate rates for joint and single lives

7. POLICYHOLDER OPTIONS

Assuming that the proposed rate increase becomes effective, policyholders will have the following options upon notification of the rate increase:

Policyholder Options to Reduce Benefits:

Policyholders with benefits above the minimum coverage level have the option to modify their policy benefits to mitigate the impact of the proposed rate increase. As examples, the options include, but are not limited to the following:

1. Reduce their benefit period,
2. Lower their daily benefit,
3. Increase their elimination period,
4. Reduce or cancel cost of living accumulation (COLA) riders.

To further minimize the impact to policyholders: As a part of this rate increase, for a limited time policyholders who reduce or cancel their COLA benefit riders will maintain all of their past COLA benefit increase percentages. Future premiums and benefit increases will be based on the new coverage levels elected by the policyholder. If the policyholder reduces their daily benefit, then the past increase in daily benefit from COLA rider will be reduced by the same proportion.

Non-forfeiture Offers:

In addition, the Company will give the policyholder the option to accept a non-forfeiture benefit if they receive a premium increase at no charge. Acceptance of the non-forfeiture benefit will provide the policyholder with a reduced paid-up policy, with no future premiums required after the effective date of the policyholder's rate increase. Policyholders who elect this option will pay no additional premiums after the effective date of the rate increase, and their benefit pool will be their total premiums paid. In consideration of our policyholders, our company does not subtract past claims from the benefit pool prior to the election of this rider.

8. ISSUE YEAR

This form was sold from 2003 to 2007 in Pennsylvania, and marketed nationally from 2003 through 2009. This form is no longer being issued in any state as Allianz stopped issuing all individual standalone long-term care insurance in 2010.

9. UNDERWRITING DESCRIPTION

All policies subject to this rate revision were subject to full underwriting in accordance with Company standards in place at the time of issue. Those underwriting standards were taken into consideration when projecting future experience.

10. MARKETING METHOD

Sales were conducted by individual agents, who sold primarily on an individual policy basis. The Company no longer sells long-term care insurance policies.

11. AREA FACTORS

The Company did not use area factors within the state.

12. AVERAGE ANNUAL PREMIUM PER INSURED

This section compares the average premiums of the Pennsylvania policy form and nationwide policy form. The following table provides the average annual premium based on December 31, 2022 in-force policies for the policy form included in this filing, both without and with the requested increase.

Pennsylvania Generation Protector Policy Form:

Current Average Annual Premium:	\$2,724	(1,367 Premium Paying Policies)
Proposed (21% increase):	\$3,286	

National Generation Protector Policy Form:

2022 Annual Premium:	\$2,478	(27,270 Premium Paying Policies)
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The total number of policies issued nationwide for GPR is 42,755. This results in 64% of policyholders remaining in this block on a nationwide basis.

13. PREMIUM MODALIZATION RULES

The modal premium factors will remain unchanged from the current factors.

14. RESERVES

Active life reserves have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements, except as detailed in the supplement to the actuarial memorandum.

At each valuation date, a claim reserve is computed for each active and pending claim case. For active claims, the claim reserve is calculated as the present value of future benefits from the valuation date to the end of the benefit period. Benefit amounts are discounted for interest and claim continuance. Claim reserves have been discounted and allocated to the appropriate incurred year.

15. BEST ESTIMATE ACTUARIAL ASSUMPTIONS

a. Morbidity:

Attained age claim costs and Waiver of Premium benefits used in projecting future experience for this form have been developed utilizing Company-specific policy experience enhanced with other industry data as needed. Claim costs vary by joint policy status (joint vs. single), gender and various levels of home health care with adjustments for elimination periods, benefit periods, and riders.

Claim costs are developed from first principle using company-specific historical claim experience. Allianz incidence rates are typically credible up to age 90. Allianz data was then graded towards industry data for ages 90 and above, ultimately equating with industry experience by age 100. Continuance and utilization rates from Allianz claim data were blended with industry data when experience lacked credibility (fewer than 1,000 beginning of month claim exposures). Allianz experience was generally in line with industry data.

Future claim costs are projected on a seriatim basis for each policyholder. These claim costs are adjusted according to each policy's benefit designs, such as COLA option, elimination periods and benefit periods.

Underwriting, claim management and product design were taken into consideration when setting the assumptions. Allianz historical experience includes the positive impact of underwriting selection. No scalar increases to the claim cost assumption are made within these projections to reflect future wear off from underwriting selection.

b. Mortality:

The projected future experience uses the gender-distinct 2012 Individual Annuitant Mortality (2012 IAM) table. This assumption is developed based on feedback from our consultants and is consistent with industry practice. The mortality assumption balances our morbidity assumption as neither is projected to have future improvements.

c. Persistency:

The Company's own experience was used in the development of the lapse assumption. The experience is determined to be credible through policy duration 15. The voluntary lapse assumption is split by duration, marital status and COLA option as follows:

Duration	Individual		Married	
	Non-COLA	COLA	Non-COLA	COLA
1	9.50%	7.00%	7.70%	3.50%
2	6.80%	4.50%	5.80%	2.50%
3	4.00%	2.20%	3.80%	1.50%
4	3.00%	1.50%	2.80%	1.25%
5	2.30%	1.30%	1.00%	0.50%
6	1.60%	0.90%	1.00%	0.50%
7+	1.40%	0.75%	1.00%	0.40%

Additional lapses caused by exhaustion of benefits are also modeled using claim incidence, continuance, and utilization rates.

Based on company experience, a 1% increase to lapse rate is assumed immediately after the implementation of the rate increase to account for the election of reduced paid up benefit.

d. Expected Benefit Reduction:

Based on company experience from previous rate increases, the cash flow projection for the proposed rate increase includes an expectation of policyholders lowering their lifetime maximum benefit.

Lifetime benefit period policies are projected to reduce to a 5 year benefit period 7% of the time and to a 3 year benefit period 6% of the time. Policyholders with a non-lifetime benefit period equal to or greater than 5 years are projected to reduce to a 3 year benefit period 5% of the time.

e. Interest and Investment Income:

The interest rate of 4.5% used in the original product filing is also used in these exhibits to calculate the loss ratio. Changes in interest rates and investment income are not used to justify the rate

increase.

f. Expenses:

Changes in expense are not used to justify the rate increase and are not included in this analysis. It is assumed that original expense assumptions are still appropriate.

Exhibit 2 provides additional information and justification for the assumptions used in this filing.

The Company is no longer marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

16. DEMONSTRATION OF SATISFACTION OF REQUIREMENTS

The projections included in this filing are produced by applying “best estimate” actuarial assumptions that reasonably reflect actual experience. All policies other than traditional-level-pay-for-life are excluded from the historical and projected experience used to calculate loss ratios. The anticipated lifetime loss ratio for policies based on Pennsylvania specific rate history and these assumptions before the requested rate increase is 104.8% nationwide and 107.0% in Pennsylvania based on pooled experience (Exhibit 3 & 4). The lifetime loss ratio after the requested rate increase is 98.4% nationwide and 101.1% in Pennsylvania based on pooled experience (Exhibits 5 & 6). Loss ratios for Pennsylvania policyholders are slightly higher than national policies mainly due to the difference in distribution of business mix.

The requested rate increase is not calculated to achieve a targeted loss ratio or to maintain rate stability since that would require a significantly larger rate increase. The request is meant to find a balance between the poor performance of the business and the impact of rate increases on our policyholders.

A detailed demonstration of the alternative 58/85 calculations justifying the rate increase can be found in Exhibit 7. A majority of policies subject to this rate increase are eligible for the Contingent Benefit Upon Lapse, so the alternative version of the 58/85 calculation, which uses the greater of 58% and the original pricing loss ratio of 67.5%, is provided per post-rate stability regulation. The justifiable rate increases under moderately adverse conditions are over 170% on a nationwide basis based on pooled experience. Moderately adverse conditions for the 58/85 calculation are defined as a 10% increase in future claim cost over the current best estimate. All of the policies in this filing are subject to post-rate stability requirements.

17. ANALYSIS PERFORMED TO CONSIDER A RATE INCREASE

The initial premium schedules were based on pricing assumptions that reflected the Company’s best estimate utilizing the available information at the time. Recent experience studies performed show that experience is more unfavorable than previously assumed which resulted in assumptions being updated and has led to the Company requesting a rate increase on this product. The requested rate level is comprised of the remainder of the 2021 requests for each benefit period that was not approved, and is consistent with the approach taken in jurisdictions which approved less than the 2021 requests. The Pennsylvania specific experience lacks credibility and was not considered on its own in determining the requested rate level compared to our nationwide requests. The original pricing assumptions compared to our current assumptions are included in Exhibit 8.

18. LOSS RATIOS

The lifetime loss ratios for the policy form series split by benefit period are provided in the table below both without and with the requested rate increase. To reflect Pennsylvania specific rate history, nationwide loss ratios are restated to reflect rate increases implemented in Pennsylvania. For actuarial modeling purposes the requested rate increase is assumed to be effective December 2023.

Benefit Period	Before Increase	After Increase
Pennsylvania		
2-4 Years	92.5%	92.5%
5-8 Years	112.9%	105.6%
Lifetime	122.4%	108.1%
All	107.0%	101.1%
Nationwide		
2-4 Years	85.3%	85.3%
5-8 Years	109.9%	102.9%
Lifetime	120.1%	106.6%
All	104.8%	98.4%

19. DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. We used the current distribution of business as of December 31, 2022 to project future experience.

Benefit period	Nationwide						Grand Total
	5% Compound COLA	4% Compound COLA	3% Compound COLA	5% Simple COLA	Two Times COLA	No COLA	
2-Year	0.4%	0.1%	0.3%	0.3%	0.2%	1.0%	2.3%
3-Year	4.6%	1.0%	2.8%	2.6%	1.4%	5.2%	17.6%
4-Year	5.6%	1.2%	2.5%	2.2%	1.0%	3.0%	15.4%
5-Year	10.1%	2.1%	4.3%	3.3%	1.7%	6.0%	27.6%
8-Year	4.8%	1.0%	1.8%	1.3%	0.8%	2.2%	11.9%
Lifetime	10.9%	1.5%	3.4%	3.4%	1.2%	4.7%	25.2%
Grand Total	36.4%	6.9%	15.2%	13.1%	6.5%	22.0%	100.0%

Benefit period	Pennsylvania						Grand Total	Proposed Rate Increase	Policyholders Impacted
	5% Compound COLA	4% Compound COLA	3% Compound COLA	5% Simple COLA	Two Times COLA	No COLA			
2-Year	0.4%	0.1%	0.7%	0.7%	0.1%	1.5%	3.4%	0%	46
3-Year	4.5%	1.2%	4.2%	4.0%	1.0%	7.1%	21.9%	0%	300
4-Year	5.4%	1.4%	3.1%	3.1%	1.1%	4.3%	18.4%	0%	251
5-Year	8.6%	1.6%	4.4%	3.7%	1.7%	4.8%	24.7%	25%	338
8-Year	4.0%	0.8%	1.8%	1.7%	0.4%	2.0%	10.7%	25%	146
Lifetime	7.1%	1.1%	4.2%	3.2%	0.6%	4.7%	20.9%	45%	286
Grand Total	30.0%	6.1%	18.4%	16.2%	4.8%	24.4%	100.0%	21%	1,367

20. ACTUARIAL CERTIFICATION

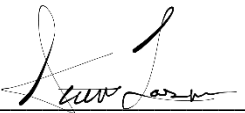
I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualifications standards for preparing health rate filings.

Claims, reserves, and policyholder data are provided by our third party administrator and our valuation actuaries. Data was reviewed for reasonableness.

I hereby certify that, to the best of my knowledge and belief:

- a. It complies with Actuarial Standards of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans";
- b. The premiums charged after the proposed rate increase is not unfairly discriminatory and the premiums after the proposed rate increase are not excessive. The proposed premium rate increase is not sufficient to prevent future rate actions by the company and benefits currently are not reasonable in relation to the premiums charged.
- c. Assumptions within this filing are based on best estimate without provision for adverse deviation while interest rates used are based on original product filing.
- d. Policy design, underwriting, and claims adjudication practices have been taken into consideration.

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

By: 

Name: Scott Laska, ASA, MAAA
Assistant Actuary
Its: Authorized Designee
March 15, 2023

Exhibit 1
Allianz Life Insurance Company of North America
Status of Filing as of 2/27/2023
Policy Form Series : 10-P-Q, et al.

	First Rate Increase				Second Rate Increase				Second Rate Increase (Follow-up)				Third Rate Increase				Third Rate Increase (Follow-Up)				Cumulative Approved Increase	As of December 31, 2022																		
State	Amount Requested	Date Filed	Date Approved	Amount Approved	Amount Requested	Date Filed	Date Approved	Amount Approved	Amount Requested	Date Filed	Date Approved	Amount Approved	Amount Requested	Date Filed	Date Approved	Amount Approved	Amount Requested	Date Filed	Date Approved	Amount Approved		Policy Count	Annualized Premium																	
Alabama	25.0%	10/29/2012	12/6/2012	20.0%	39.0%	10/16/2015	5/11/2016	18.3%					47.8%	6/29/2021	8/13/2021	15.0%	32.9%	1/26/2023		63.3%	427	\$ 986,273																		
Alaska	25.0%	10/25/2012	11/16/2012	25.0%	39.0%	10/21/2015	10/21/2015	39.0%					37.5%	9/13/2021	10/1/2021	37.5%				138.9%	55	\$ 198,449																		
Arizona - LR*	75.0%	2/1/2013	3/27/2013	75.0%	42.9%	8/10/2021	8/17/2022	25.6%												119.8%	324	\$ 876,316																		
Arizona - RS*	75.0%	2/1/2013	3/27/2013	75.0%	42.9%	8/10/2021	9/2/2022	23.3%												115.8%	248	\$ 649,539																		
Arkansas	30.0%	10/16/2015	12/17/2015	25.0%					9.0%	2/7/2019	3/20/2019	9.3%	43.7%	8/12/2021	Disapproved	0.0%				36.6%	253	\$ 478,137																		
Colorado	25.0%	5/17/2013	8/1/2013	25.0%	39.0%	12/27/2017	6/2/2017	10.4%					64.6%	7/28/2021						38.0%	949	\$ 2,209,855																		
Connecticut	25.0%	5/20/2014	Disapproved	0.0%	39.0%	5/5/2016	9/22/2016	15.0%	29.0%	2/7/2019	4/3/2019	12.0%	63.7%	7/7/2021	12/2/2021	30.4%				68.0%	195	\$ 638,294																		
Delaware	20.0%	10/29/2012	3/15/2013	15.0%	39.0%	12/27/2018	4/1/2019	39.0%												59.9%	90	\$ 170,060																		
Dist. of Columbia					39.0%	1/7/2019	9/24/2019	8.5%					10.0%	7/12/2021	10/23/2021	10.0%				19.4%	45	\$ 97,714																		
Florida	25.0%	6/3/2013	11/26/2013	7.3%	56.4%	12/31/2019	9/24/2020	93.6%												107.7%	1,024	\$ 2,754,144																		
Georgia	25.0%	10/31/2012	2/8/2013	15.0%	39.0%	10/16/2015	3/15/2016	12.0%	27.0%	2/7/2019	5/21/2019	10.2%	69.4%	6/29/2021	7/21/2021	9.9%	59.9%	11/22/2022	1/18/2023	9.9%	71.4%	1,118	\$ 2,753,958																	
Hawaii	25.0%	10/31/2012	7/19/2013	9.5%	39.0%	10/16/2015	11/15/2018	38.8%												52.0%	375	\$ 1,031,648																		
Idaho	25.0%	11/2/2012	2/21/2013	10.0%	39.0%	10/16/2015	12/24/2015	39.0%					41.6%	10/8/2021	5/27/2022	24.3%				90.1%	154	\$ 348,442																		
Illinois	100.0%	11/6/2012	12/8/2014	100.0%	Not Filing															100.0%	1,141	\$ 2,627,883																		
Indiana	41.2%	5/22/2019	Disapproved	0.0%	87.0%	6/26/2020	9/3/2020	9.6%					66.7%	1/27/2022						9.6%	263	\$ 499,761																		
Iowa	25.0%	11/8/2012	9/10/2013	15.0%	39.0%	10/16/2015	4/7/2016	17.9%	21.0%	2/7/2019	3/18/2019	11.2%	51.9%	7/23/2021	11/2/2021	28.8%				94.2%	715	\$ 1,605,061																		
Kansas	25.0%	10/29/2012	3/29/2013	10.0%	61.5%	10/16/2015	7/26/2016	61.5%												77.7%	554	\$ 1,127,320																		
Kentucky	25.0%	11/7/2012	2/4/2013	18.3%	39.0%	10/16/2015	1/18/2016	35.9%					46.2%	7/28/2021	11/15/2021	18.1%				89.8%	308	\$ 714,783																		
Louisiana					39.0%	12/27/2018	9/23/2019	13.5%					77.3%	7/13/2021	2/10/2022	21.8%				38.2%	277	\$ 426,592																		
Maine - LR*	25.0%	12/19/2012	4/3/2013	23.5%	39.0%	1/12/2016	8/18/2016	36.1%					31.9%	9/8/2021	12/17/2021	8.6%				82.5%	102	\$ 258,629																		
Maine - RS*	25.0%	11/16/2012	1/18/2013	25.0%	39.0%	1/12/2016	8/18/2016	45.5%					37.2%	9/8/2021	12/17/2021	37.2%				149.5%	169	\$ 485,605																		
Maryland	15.0%	10/29/2012	11/13/2012	15.0%	39.0%	10/16/2015	5/19/2016	15.0%	12.0%	2/7/2019	7/2/2019	12.6%	43.7%	7/13/2021	10/14/2021	14.0%				69.8%	644	\$ 1,774,820																		
Massachusetts	30.0%	5/5/2016	9/6/2017	15.0%	60.2%	7/13/2021	7/15/2022	28.6%												47.9%	839	\$ 2,121,632																		
Michigan	25.0%	10/25/2012	11/26/2012	25.0%	39.0%	10/16/2015	11/6/2015	39.0%					40.2%	7/27/2021	8/17/2021	40.2%				143.6%	507	\$ 1,462,066																		
Minnesota	30.0%	2/11/2015	4/18/2016	30.0%	60.1%	6/29/2021	11/29/2021	47.2%												91.4%	1,323	\$ 2,597,852																		
Mississippi	25.0%	11/8/2012	3/11/2013	25.0%	39.0%	10/16/2015	12/16/2015	25.0%	6.0%	2/7/2019	10/22/2019	6.0%	46.9%	8/10/2021	11/22/2021	43.9%				65.6%	117	\$ 254,047																		
Missouri - LR*	25.0%	6/4/2013	7/16/2013	25.0%	39.0%	11/16/2015	1/29/2016	39.0%					43.9%	8/20/2021	11/22/2021	43.9%				150.0%	161	\$ 368,227																		
Missouri - RS*	25.0%	5/17/2013	9/3/2013	25.0%	39.0%	10/16/2015	1/29/2016	39.0%					68.5%	8/20/2021	11/22/2021	68.3%				192.4%	536	\$ 1,256,339																		
Montana	25.0%	10/25/2012	12/3/2012	10.0%	39.0%	10/16/2015	6/8/2017	14.3%	23.0%	2/7/2019	5/21/2019	23.2%	46.6%	7/21/2021	10/1/2021	43.0%				121.5%	125	\$ 338,117																		
Nebraska	25.0%	10/31/2012	6/19/2013	10.0%	39.0%	10/16/2015	12/10/2015	39.0%					50.1%	10/11/2021	1/4/2022	50.1%				129.5%	459	\$ 1,050,478																		
Nevada	30.0%	10/16/2015	2/8/2016	30.0%	56.6%	8/26/2021	11/22/2021	37.2%												78.4%	90	\$ 167,148																		
New Hampshire	25.0%	12/7/2012	2/12/2013	25.0%	39.0%	10/16/2015	2/16/2016	39.0%					29.3%	10/21/2021	11/29/2021	29.3%				124.7%	127	\$ 324,050																		
New Jersey	25.0%	3/20/2013	3/13/2014	15.0%	39.0%	10/16/2015	10/27/2016	23.1%					40.1%	11/23/2021						41.6%	600	\$ 1,807,503																		
New Mexico	25.0%	11/8/2012	Disapproved	0.0%	39.0%	12/27/2018	1/28/2019	15.0%					65.5%	8/12/2021	11/8/2021	65.4%				90.2%	221	\$ 456,952																		
North Carolina	25.0%	11/21/2012	6/18/2013	25.0%	39.0%	10/16/2015	5/10/2016	30.0%					44.0%	7/12/2021	4/20/2022	44.2%				134.3%	1,379	\$ 3,340,349																		
North Dakota	25.0%	10/31/2012	1/9/2013	15.0%	39.0%	10/16/2015	12/14/2015	15.0%	17.0%	2/7/2019	3/11/2019	10.0%								45.5%	88	\$ 186,538																		
Ohio	25.0%	11/7/2012	4/23/2013	25.0%	39.0%	10/16/2015	5/20/2016	15.0%	25.0%	2/7/2019	7/24/2019	11.0%	39.4%	8/25/2021	2/17/2023	15.0%				83.5%	820	\$ 1,884,406																		
Oklahoma	25.0%	11/8/2012	1/3/2013	25.0%	39.0%	10/16/2015	2/22/2016	10.0%	25.0%	2/7/2019	3/14/2019	12.3%	49.9%	8/16/2021	10/11/2021	32.3%				104.3%	297	\$ 659,845																		
Oregon	25.0%	11/7/2012	3/26/2014	25.0%	39.0%	10/16/2015	1/28/2016	39.0%					41.2%	8/11/2022						73.8%	432	\$ 1,041,127																		
Pennsylvania	25.0%	11/16/2012	2/12/2013	20.0%	39.0%	10/16/2015	3/30/2016	31.5%					40.1%	7/13/2021	11/15/2021	20.0%				89.4%	1,367	\$ 3,723,618																		
Rhode Island					39.0%	12/27/2018	1/21/2020	39.0%												39.0%	70	\$ 170,897																		
South Carolina	25.0%	11/5/2012	2/22/2013	20.0%	39.0%	10/16/2015	2/8/2016	20.0%	16.0%	2/7/2019	11/21/2019	9.8%	44.2%	9/24/2021	12/8/2021	12.0%				77.1%	361	\$ 811,124																		
South Dakota	25.0%	11/7/2012	12/26/2012	25.0%	39.0%	10/16/2015	11/13/2015	39.0%					50.4%	9/7/2021	9/30/2021	50.4%				161.3%	205	\$ 603,826																		
Tennessee	25.0%	11/7/2012	3/20/2013	25.0%	39.0%	10/16/2015	4/5/2016	39.0%					41.5%	7/8/2021	7/21/2022	24.9%				117.0%	584	\$ 1,245,061																		
Texas	75.0%	5/6/2013	9/23/2013	75.0%	Not Filing								68.9%	7/12/2021	11/29/2021	62.2%				183.9%	2,640	\$ 7,427,170																		
Utah	30.0%	10/19/2015	12/15/2015	30.0%	Not Filing								59.3%	9/8/2021	11/24/2021	59.3%				107.1%	143	\$ 327,453																		
Vermont					39.0%	12/27/2018	7/7/2021	39.0%												39.0%	130	\$ 267,424																		
Virginia	56.3%	11/8/2012	6/8/2016	56.3%	Not Filing															56.3%	1,629	\$ 4,311,650																		
Washington	25.0%	11/8/2012	4/12/2013	25.0%	39.0%	10/19/2015	6/16/2016	25.8%					39.9%	9/8/2021	3/7/2022	30.0%				104.4%	2,013	\$ 5,283,727																		
West Virginia	25.0%	11/16/2012	1/30/2013	25.0%	39.0%	10/16/2015	2/26/2016	39.0%					41.7%	9/28/2021	5/17/2022	25.1%				117.3%	57	\$ 126,413																		
Wisconsin	25.0%	11/7/2012	2/6/2013	25.0%	39.0%	12/17/2015	9/19/2016	39.0%					37.9%	8/22/2022	9/13/2022	37.9%				139.6%	460	\$ 1,061,164																		
Wyoming	25.0%	10/23/2012	2/4/2013	25.0%	39.0%	10/16/2015	2/9/2016	39.0%					38.7%	10/8/2021	1/10/2022	38.7%				141.0%	60	\$ 173,548																		
* LR = policies issued prior to the effective date of rate stability in that state.																																								
																					Total	100.9%	27,270	\$ 67,563,034																

* LR = policies issued prior to the effective date of rate stability in that state.

RS = policies issued on or after the effective date of rate stability in that state.

Exhibit 3
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GPR
As of 12/31/2022
No Requested Rate Increase

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
2003	\$810,503	\$0	0.0%
2004	\$15,406,786	\$447,442	2.9%
2005	\$36,375,418	\$1,117,653	3.1%
2006	\$56,661,652	\$5,028,574	8.9%
2007	\$64,846,587	\$4,499,966	6.9%
2008	\$65,162,145	\$6,872,925	10.5%
2009	\$63,560,630	\$7,308,577	11.5%
2010	\$61,836,842	\$8,059,165	13.0%
2011	\$60,381,315	\$8,653,602	14.3%
2012	\$59,259,462	\$13,080,306	22.1%
2013	\$58,177,753	\$13,336,154	22.9%
2014	\$62,183,416	\$20,369,295	32.8%
2015	\$64,817,056	\$22,247,784	34.3%
2016	\$63,222,242	\$29,121,059	46.1%
2017	\$65,911,186	\$28,683,826	43.5%
2018	\$71,956,188	\$35,420,205	49.2%
2019	\$73,435,025	\$38,774,066	52.8%
2020	\$71,382,730	\$39,835,736	55.8%
2021	\$69,216,315	\$66,040,206	95.4%
2022	\$68,782,711	\$76,817,844	111.7%
2023	\$74,942,846	\$57,454,951	76.7%
2024	\$73,135,613	\$66,315,634	90.7%
2025	\$69,903,726	\$73,781,027	105.5%
2026	\$66,599,527	\$82,220,651	123.5%
2027	\$63,234,783	\$91,373,384	144.5%
2028	\$59,813,055	\$101,317,115	169.4%
2029	\$56,355,098	\$111,196,352	197.3%
2030	\$52,869,551	\$120,996,742	228.9%
2031	\$49,376,297	\$130,096,624	263.5%
2032	\$45,888,110	\$138,642,311	302.1%
2033	\$42,435,115	\$145,772,259	343.5%
2034	\$39,033,044	\$151,918,375	389.2%
2035	\$35,706,805	\$156,653,828	438.7%
2036	\$32,472,046	\$160,432,337	494.1%
2037	\$29,358,454	\$162,317,710	552.9%
2038	\$26,379,823	\$162,776,057	617.0%
2039	\$23,556,018	\$161,376,124	685.1%
2040	\$20,896,349	\$158,702,041	759.5%
2041	\$18,419,510	\$154,001,469	836.1%
2042	\$16,128,975	\$148,136,657	918.5%
2043	\$14,031,805	\$141,095,764	1005.5%
2044	\$12,125,069	\$133,570,471	1101.6%
2045	\$10,411,293	\$124,922,539	1199.9%
2046	\$8,880,877	\$115,882,051	1304.8%
2047	\$7,527,024	\$106,496,611	1414.9%
2048	\$6,337,537	\$97,335,877	1535.9%
2049	\$5,304,655	\$88,018,171	1659.3%
2050	\$4,413,704	\$79,051,647	1791.1%
2051	\$3,652,036	\$70,384,919	1927.3%
2052	\$3,004,653	\$62,416,871	2077.3%
2053	\$2,460,055	\$54,872,866	2230.6%
2054	\$2,004,258	\$48,013,653	2395.6%
2055	\$1,625,548	\$41,713,566	2566.1%
2056	\$1,311,948	\$36,079,696	2750.1%
2057	\$1,054,278	\$30,898,225	2930.7%
2058	\$843,140	\$26,328,251	3122.6%
2059	\$671,156	\$22,292,628	3321.5%
2060	\$531,493	\$18,823,209	3541.6%
2061	\$418,943	\$15,740,410	3757.2%
2062	\$328,460	\$13,085,588	3983.9%
2063	\$256,137	\$10,791,690	4213.2%
2064	\$198,539	\$8,874,372	4469.8%
2065	\$153,072	\$7,226,969	4721.3%
2066	\$117,291	\$5,828,017	4968.9%
2067	\$89,314	\$4,633,020	5187.4%
2068	\$67,519	\$3,648,673	5404.0%
2069	\$50,688	\$2,833,693	5590.4%
2070	\$37,749	\$2,179,968	5774.9%
2071	\$27,887	\$1,659,803	5951.9%
2072+	\$70,624	\$4,782,559	6771.8%

Summary of Experience at 4.5%

	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical (YE2022)	\$1,735,073,234	\$536,153,250	30.9%
Projected Future (2023 +)	\$688,145,460	\$2,003,925,471	291.2%
Total Lifetime Anticipated	\$2,423,218,693	\$2,540,078,721	104.8%

Exhibit 4
Allianz Life Insurance Company of North America
Pennsylvania Experience
Policy Form Series: GPR
As of 12/31/2022
No Requested Rate Increase

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
2003	\$15,007	\$0	0.0%
2004	\$726,963	\$0	0.0%
2005	\$1,771,089	\$0	0.0%
2006	\$2,756,707	\$320,923	11.6%
2007	\$3,339,930	\$0	0.0%
2008	\$3,265,216	\$349,713	10.7%
2009	\$3,164,477	\$300,468	9.5%
2010	\$3,090,805	\$279,458	9.0%
2011	\$3,042,842	\$95,425	3.1%
2012	\$2,982,382	\$823,833	27.6%
2013	\$2,924,086	\$194,022	6.6%
2014	\$3,140,372	\$246,090	7.8%
2015	\$3,299,809	\$854,820	25.9%
2016	\$3,202,739	\$1,382,855	43.2%
2017	\$3,317,901	\$1,677,711	50.6%
2018	\$3,621,596	\$2,336,859	64.5%
2019	\$3,685,909	\$1,517,667	41.2%
2020	\$3,584,059	\$3,400,116	94.9%
2021	\$3,468,194	\$4,791,086	138.1%
2022	\$3,465,943	\$4,626,041	133.5%
2023	\$3,761,540	\$3,096,438	82.3%
2024	\$3,694,114	\$3,546,466	96.0%
2025	\$3,524,733	\$3,924,675	111.3%
2026	\$3,351,675	\$4,362,491	130.2%
2027	\$3,175,562	\$4,842,321	152.5%
2028	\$2,996,668	\$5,370,111	179.2%
2029	\$2,816,049	\$5,906,161	209.7%
2030	\$2,634,139	\$6,445,264	244.7%
2031	\$2,451,894	\$6,946,414	283.3%
2032	\$2,269,983	\$7,417,569	326.8%
2033	\$2,089,932	\$7,812,284	373.8%
2034	\$1,912,558	\$8,145,159	425.9%
2035	\$1,739,130	\$8,387,156	482.3%
2036	\$1,570,490	\$8,560,789	545.1%
2037	\$1,408,219	\$8,610,729	611.5%
2038	\$1,253,206	\$8,567,214	683.6%
2039	\$1,106,599	\$8,413,429	760.3%
2040	\$969,090	\$8,174,460	843.5%
2041	\$841,746	\$7,821,308	929.2%
2042	\$724,893	\$7,404,436	1021.5%
2043	\$618,972	\$6,928,929	1119.4%
2044	\$523,833	\$6,431,204	1227.7%
2045	\$439,481	\$5,885,864	1339.3%
2046	\$365,332	\$5,323,272	1457.1%
2047	\$300,926	\$4,750,235	1578.5%
2048	\$245,559	\$4,201,049	1710.8%
2049	\$198,680	\$3,667,611	1846.0%
2050	\$159,392	\$3,171,271	1989.6%
2051	\$126,864	\$2,708,399	2134.9%
2052	\$100,184	\$2,295,101	2290.9%
2053	\$78,568	\$1,923,709	2448.5%
2054	\$61,194	\$1,600,110	2614.8%
2055	\$47,368	\$1,318,825	2784.2%
2056	\$36,434	\$1,082,303	2970.6%
2057	\$27,875	\$881,279	3161.6%
2058	\$21,205	\$714,278	3368.5%
2059	\$16,048	\$577,208	3596.8%
2060	\$12,082	\$466,200	3858.7%
2061	\$9,053	\$373,935	4130.4%
2062	\$6,750	\$298,638	4424.5%
2063	\$5,012	\$237,970	4748.2%
2064	\$3,701	\$189,648	5123.6%
2065	\$2,720	\$150,359	5527.4%
2066	\$1,987	\$117,985	5937.9%
2067	\$1,441	\$91,679	6363.9%
2068	\$1,034	\$71,095	6877.0%
2069	\$733	\$54,418	7428.3%
2070	\$511	\$40,907	8008.1%
2071	\$350	\$30,345	8671.9%
2072+	\$636	\$69,217	10876.3%

Summary of Experience at 4.5%

	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical (YE2022)	\$86,916,867	\$27,902,274	32.1%
Projected Future (2023 +)	\$33,875,812	\$101,397,746	299.3%
Total Lifetime Anticipated	\$120,792,679	\$129,300,020	107.0%

Exhibit 5
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GPR
As of 12/31/2022
With Average 21% Rate Increase

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
2003	\$810,503	\$0	0.0%
2004	\$15,406,786	\$447,442	2.9%
2005	\$36,375,418	\$1,117,653	3.1%
2006	\$56,661,652	\$5,028,574	8.9%
2007	\$64,846,587	\$4,499,966	6.9%
2008	\$65,162,145	\$6,872,925	10.5%
2009	\$63,560,630	\$7,308,577	11.5%
2010	\$61,836,842	\$8,059,165	13.0%
2011	\$60,381,315	\$8,653,602	14.3%
2012	\$59,259,462	\$13,080,306	22.1%
2013	\$58,177,753	\$13,336,154	22.9%
2014	\$62,183,416	\$20,369,295	32.8%
2015	\$64,817,056	\$22,247,784	34.3%
2016	\$63,222,242	\$29,121,059	46.1%
2017	\$65,911,186	\$28,683,826	43.5%
2018	\$71,956,188	\$35,420,205	49.2%
2019	\$73,435,025	\$38,774,066	52.8%
2020	\$71,382,730	\$39,835,736	55.8%
2021	\$69,216,315	\$66,040,206	95.4%
2022	\$68,782,711	\$76,817,844	111.7%
2023	\$75,726,907	\$57,965,456	76.5%
2024	\$84,136,160	\$65,972,895	78.4%
2025	\$83,949,743	\$72,823,886	86.7%
2026	\$80,068,500	\$81,100,462	101.3%
2027	\$76,109,279	\$90,077,724	118.4%
2028	\$72,075,964	\$99,833,457	138.5%
2029	\$67,992,747	\$109,524,844	161.1%
2030	\$63,869,546	\$119,140,642	186.5%
2031	\$59,729,563	\$128,067,572	214.4%
2032	\$55,587,613	\$136,450,696	245.5%
2033	\$51,479,296	\$143,438,568	278.6%
2034	\$47,423,287	\$149,457,901	315.2%
2035	\$43,449,369	\$154,088,218	354.6%
2036	\$39,576,402	\$157,778,749	398.7%
2037	\$35,840,341	\$159,605,625	445.3%
2038	\$32,258,328	\$160,030,142	496.1%
2039	\$28,854,986	\$158,628,727	549.7%
2040	\$25,642,284	\$155,978,900	608.3%
2041	\$22,643,563	\$151,337,377	668.3%
2042	\$19,863,842	\$145,553,674	732.8%
2043	\$17,312,661	\$138,614,278	800.7%
2044	\$14,987,667	\$131,200,625	875.4%
2045	\$12,893,204	\$122,684,946	951.5%
2046	\$11,018,657	\$113,787,766	1032.7%
2047	\$9,356,683	\$104,555,478	1117.4%
2048	\$7,893,186	\$95,547,553	1210.5%
2049	\$6,619,471	\$86,386,444	1305.0%
2050	\$5,518,248	\$77,572,808	1405.8%
2051	\$4,574,661	\$69,055,500	1509.5%
2052	\$3,770,833	\$61,227,200	1623.7%
2053	\$3,093,133	\$53,816,985	1739.9%
2054	\$2,524,710	\$47,081,717	1864.8%
2055	\$2,051,421	\$40,897,767	1993.6%
2056	\$1,658,686	\$35,370,778	2132.5%
2057	\$1,335,334	\$30,289,521	2268.3%
2058	\$1,069,832	\$25,809,677	2412.5%
2059	\$853,124	\$21,854,567	2561.7%
2060	\$676,779	\$18,455,041	2726.9%
2061	\$534,375	\$15,434,099	2888.3%
2062	\$419,651	\$12,832,471	3057.9%
2063	\$327,763	\$10,583,965	3229.2%
2064	\$254,435	\$8,704,019	3420.9%
2065	\$196,439	\$7,088,044	3608.3%
2066	\$150,713	\$5,715,836	3792.5%
2067	\$114,899	\$4,544,070	3954.8%
2068	\$86,953	\$3,579,439	4116.5%
2069	\$65,342	\$2,780,977	4256.0%
2070	\$48,706	\$2,140,433	4394.6%
2071	\$36,011	\$1,630,402	4527.5%
2072+	\$91,506	\$4,701,401	5137.8%

Summary of Experience at 4.5%

	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical (YE2022)	\$1,735,073,234	\$536,153,250	30.9%
Projected Future (2023 +)	\$814,628,687	\$1,973,137,872	242.2%
Total Lifetime Anticipated	\$2,549,701,920	\$2,509,291,122	98.4%

Exhibit 6
Allianz Life Insurance Company of North America
Pennsylvania Experience
Policy Form Series: GPR
As of 12/31/2022
With Average 21% Rate Increase

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
2003	\$15,007	\$0	0.0%
2004	\$726,963	\$0	0.0%
2005	\$1,771,089	\$0	0.0%
2006	\$2,756,707	\$320,923	11.6%
2007	\$3,339,930	\$0	0.0%
2008	\$3,265,216	\$349,713	10.7%
2009	\$3,164,477	\$300,468	9.5%
2010	\$3,090,805	\$279,458	9.0%
2011	\$3,042,842	\$95,425	3.1%
2012	\$2,982,382	\$823,833	27.6%
2013	\$2,924,086	\$194,022	6.6%
2014	\$3,140,372	\$246,090	7.8%
2015	\$3,299,809	\$854,820	25.9%
2016	\$3,202,739	\$1,382,855	43.2%
2017	\$3,317,901	\$1,677,711	50.6%
2018	\$3,621,596	\$2,336,859	64.5%
2019	\$3,685,909	\$1,517,667	41.2%
2020	\$3,584,059	\$3,400,116	94.9%
2021	\$3,468,194	\$4,791,086	138.1%
2022	\$3,465,943	\$4,626,041	133.5%
2023	\$3,791,784	\$3,118,506	82.2%
2024	\$4,184,949	\$3,524,059	84.2%
2025	\$4,145,738	\$3,868,341	93.3%
2026	\$3,946,684	\$4,296,649	108.9%
2027	\$3,743,755	\$4,766,151	127.3%
2028	\$3,537,229	\$5,282,787	149.3%
2029	\$3,328,291	\$5,807,591	174.5%
2030	\$3,117,422	\$6,335,641	203.2%
2031	\$2,905,709	\$6,826,583	234.9%
2032	\$2,693,919	\$7,288,248	270.5%
2033	\$2,483,816	\$7,674,758	309.0%
2034	\$2,276,359	\$8,000,466	351.5%
2035	\$2,073,038	\$8,236,820	397.3%
2036	\$1,874,860	\$8,406,099	448.4%
2037	\$1,683,721	\$8,453,684	502.1%
2038	\$1,500,717	\$8,409,669	560.4%
2039	\$1,327,256	\$8,257,679	622.2%
2040	\$1,164,206	\$8,022,151	689.1%
2041	\$1,012,878	\$7,674,376	757.7%
2042	\$873,706	\$7,264,126	831.4%
2043	\$747,272	\$6,796,147	909.5%
2044	\$633,463	\$6,306,370	995.5%
2045	\$532,340	\$5,769,990	1083.9%
2046	\$443,260	\$5,217,050	1177.0%
2047	\$365,712	\$4,654,247	1272.7%
2048	\$298,894	\$4,115,153	1376.8%
2049	\$242,188	\$3,591,583	1483.0%
2050	\$194,553	\$3,104,505	1595.7%
2051	\$155,026	\$2,650,326	1709.6%
2052	\$122,536	\$2,245,040	1832.1%
2053	\$96,163	\$1,880,989	1956.1%
2054	\$74,925	\$1,563,954	2087.4%
2055	\$57,995	\$1,288,638	2222.0%
2056	\$44,584	\$1,057,305	2371.5%
2057	\$34,072	\$860,790	2526.4%
2058	\$25,873	\$697,737	2696.8%
2059	\$19,530	\$564,014	2888.0%
2060	\$14,651	\$455,716	3110.6%
2061	\$10,927	\$365,741	3347.2%
2062	\$8,099	\$292,313	3609.3%
2063	\$5,972	\$233,097	3903.2%
2064	\$4,375	\$185,913	4249.1%
2065	\$3,187	\$147,544	4629.8%
2066	\$2,306	\$115,889	5026.2%
2067	\$1,656	\$90,138	5444.1%
2068	\$1,177	\$69,975	5944.3%
2069	\$827	\$53,618	6484.5%
2070	\$572	\$40,340	7055.6%
2071	\$389	\$29,944	7707.0%
2072+	\$694	\$68,373	9854.4%

Summary of Experience at 4.5%

	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical (YE2022)	\$86,916,867	\$27,902,274	32.1%
Projected Future (2023 +)	\$39,330,996	\$99,692,359	253.5%
Total Lifetime Anticipated	\$126,247,862	\$127,594,633	101.1%

Exhibit 7
65.5%/85% Calculations
Allianz Life Insurance of North America
Nationwide Experience
Policy Form Series: GPR

a)	The accumulated value of the initial earned premium is	1,544
	65.5% of this value:	1,011
b)	The accumulated value of prior premium rate schedule increases is	191
	85% of this value:	163
c)	The present value of future projected initial earned premiums is	372
	65.5% of this value:	243
d)	The present value of future projected earned premium from prior premium rate schedule increases is	317
	PV of future projected EP from 21% increase:	126
	Combined:	443
	85% of this value:	377
e)	The accumulated value of past incurred claims is	536
	The present value of future projected incurred claims* is	2,170
	sum of these 2 values:	2,707
f)	The sum of a,b,c and d is	1,794
	This amount is less than e)	2,707

*Projected incurred claims contain a 10% margin for moderately adverse experience.

Allianz Life Insurance Company of North America

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Minneapolis, MN 55416-1297

Supplement to the Actuarial Memorandum

<u>Product Name</u>	<u>Form series (including associated riders)</u>
Generation Protection (GPR)	10-P-Q-PA, 10-P-Q-PA(F)

1. PURPOSE OF FILING

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Title 40 Section 3801.303(c), Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, and to provide items generally requested by the Department. It may not be appropriate for other purposes.

2. DEMONSTRATION OF COMPLIANCE WITH TITLE 40 SECTION 3801.303(c)

We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

3. DEMONSTRATION OF COMPLIANCE WITH REG. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable as this filing is not for rates for a new policy form.

89.83 (c): *Revision of Current Rates*

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e. the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 16 of the actuarial memorandum.

This rate increase filing complies with the set of requirements for policies issued on or after September 16, 2002.

(2): Section 6 of the actuarial memorandum provides a description of benefits. Copies of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to past and projected future experience that continues to be more adverse than previously expected and originally priced for.

The company is requesting a premium rate increase that varies by benefit period, as shown in Section 1 of the actuarial memorandum. The request is meant to find a balance between the poor performance of the business and the impact of rate increases on our policyholders. Section 4 and Exhibit 1 of the actuarial memorandum provide the rate increase history in Pennsylvania for the policy form series in this filing.

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Rate schedules for a policy form are split for policies issued prior to rate stability and policies issued after rate stability, if applicable (i.e. rate increase history differed). Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Exhibits 3 and 5 of the actuarial memorandum provide nationwide earned premium and incurred claim actual and projected experience using best estimate assumptions, as described in Section 15 of the actuarial memorandum, before and after the requested rate increase, respectively.

Attachment 1 to this supplement provides nationwide earned premium and paid claim experience using best estimate assumptions, before the requested rate increase. Please note that historical written premium is not readily available. As a result, premiums in Attachment 1 are reflected on an earned basis rather than written. The interest rate used in Exhibit 3 and 5 and Attachment 1 to accumulate and discount values is 4.5%, as described in Section 15 of the actuarial memorandum.

Exhibits 4 and 6 of the actuarial memorandum and Attachment 2 to this supplement provide similar information to Exhibits 3 and 5 of the actuarial memorandum and Attachment 1 to this supplement, respectively, except provide Pennsylvania-specific experience.

(2)(ii)(A): Section 4 and Exhibit 1 of the actuarial memorandum provide the rate increase history in Pennsylvania for all policy form series in this filing.

(2)(ii)(B): Table 1 shows the commission scales for lifetime pay policies for the policy form series associated with this filing.

Table 1
Policy Form Series GPR
Commission Scales by Duration

Duration 1	Duration 2-10	Duration 11+
95.25%	12.5%	8%

The company adjusts renewal commission rates so that total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned since inception for nationwide experience can be found in Exhibits 3 and 5 of the actuarial memorandum, before and after the requested rate increase, respectively. Exhibits 4 and 6 of the actuarial memorandum provide similar information to Exhibits 3 and 5, respectively, but reflect Pennsylvania-specific experience.

Attachments 1 and 2 to this supplement provide reserve balances and the calculation basis for nationwide and Pennsylvania-specific experience, respectively.

(2)(ii)(C)(II): Attachments 1 and 2 to this supplement provide a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for nationwide and Pennsylvania-specific experience, respectively.

Attachment 3 to this supplement provides nationwide actual experience on a durational basis using best estimate assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, and cumulative loss ratios with interest.

Values in Attachment 3 are shown both before and after the requested rate increase. The earned premiums have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. Similar to Exhibits 3 through 6 and Attachments 1 and 2, the values used to calculate the cumulative loss ratios are accumulated and discounted at 4.5%.

Attachment 4 to this supplement provides similar information to Attachment 3, except for Pennsylvania-specific experience.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): The claim reserves as of December 31, 2022 shown in this filing is in agreement with the statutory reserves as of December 31, 2022 shown in the annual statement for the policy forms included in this filing.

89.83 (d): We believe the proposed rate tables provided with this filing comply with this subsection.

4. DEMONSTRATION OF COMPLIANCE WITH GENERALLY REQUESTED INFORMATION

EXPERIENCE RESTATED TO CURRENT PENNSYLVANIA RATE LEVEL FROM INCEPTION

Attachment 5 to this supplement provides historical and projected experience on a nationwide basis with premiums restated to assume that the current Pennsylvania rate level had been charged since inception.

EXPERIENCE RESTATED TO ORIGINAL RATE LEVEL FROM INCEPTION

Attachment 6 to this supplement provides the same information as Attachment 5, except premiums are restated to the original rate level.

PROSPECTIVE PRESENT VALUE ANALYSIS

The Prospective Present Value Method (PPV Method) allows for an increase based on the deterioration in the projected experience for the active premium paying policyholders, along with “catch-up” and “transitional” rate increase provisions. The catch-up provision is included if part or all of a past rate increase was denied or significantly delayed. The transition provision allows for rate increases where prior rate increase requests were voluntarily reduced from the amount justified.

As this request is a follow-up to the most recent nationwide round of rate increases, which was partially approved in Pennsylvania on November 15, 2021, this analysis measures the deterioration in assumptions from the preceding nationwide rate increase filing. This analysis also accounts for the 20.0% rate increase approved in Pennsylvania on November 15, 2021.

Attachment 7 to this supplement provides the Present Value of Future Benefits (PVFB) and Present Value of Future Premiums (PVFP) based on Pennsylvania-specific experience under both current assumptions and assumptions from the prior rate filing. All values are discounted using a 4.5% interest rate, which is both the currently assumed and original pricing interest rate assumption. Only active policyholders currently paying premium have been included.

Also included in Attachment 7 is the calculation for determining a justified rate increase from deterioration. The justified rate increase from deterioration is 85.2%, which is greater than the average 21% current request.

Please note that a projection model reflecting premium-paying policies using assumptions from the prior approved rate filing is unavailable. To estimate this projection, we used calendar year pricing projections from the prior filing for all policyholders. These all-policies projections were “trued up” to reflect the active, premium-paying inforce population in 2022 and projected using persistency and loss ratios from the prior filing.

5. DESCRIPTION OF ATTACHMENTS AND ENCLOSURES

Attachment 1: Nationwide Earned Premium, Claims and Reserves Balance

Attachment 2: Pennsylvania Earned Premium, Claims and Reserves Balance

Attachment 3: Nationwide Actual and Projected Experience by Policy Year

Attachment 4: Pennsylvania Actual and Projected Experience by Policy Year

Attachment 5: Nationwide Experience Restated to the Pennsylvania Rate Level from Inception

Attachment 6: Nationwide Experience Restated to the Original Rate Level from Inception

Attachment 7: Justified Rate Increase from Deterioration Under PPV Analysis

Enclosure: Exhibits and Attachments in Excel

Attachment 1
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series : GPR
As of 12/31/2022

<u>Incurral</u> <u>Year</u>	<u>Earned</u> <u>Premium</u>	<u>Incurred</u> <u>Claims</u>	<u>Paid</u> <u>Claims</u>	<u>Disabled</u> <u>Life Reserve</u>	<u>IBNR</u> <u>Reserve</u>	<u>Total</u> <u>Claim Reserve</u>	<u>Year-End Active</u> <u>Life Reserve</u>	<u>Incurred</u> <u>Loss Ratio</u>
2003	\$810,503	\$0	\$0	\$0	\$0	\$0		0%
2004	\$15,406,786	\$447,442	\$447,442	\$0	\$0	\$0		3%
2005	\$36,375,418	\$1,117,653	\$1,117,653	\$0	\$0	\$0		3%
2006	\$56,661,652	\$5,028,574	\$4,787,408	\$241,166	\$0	\$241,166		9%
2007	\$64,846,587	\$4,499,966	\$4,363,614	\$136,353	\$0	\$136,353		7%
2008	\$65,162,145	\$6,872,925	\$6,796,717	\$76,209	\$0	\$76,209		11%
2009	\$63,560,630	\$7,308,577	\$7,148,902	\$159,675	\$0	\$159,675		11%
2010	\$61,836,842	\$8,059,165	\$7,952,220	\$106,946	\$0	\$106,946		13%
2011	\$60,381,315	\$8,653,602	\$8,463,717	\$189,884	\$0	\$189,884		14%
2012	\$59,259,462	\$13,080,306	\$12,455,762	\$624,544	\$0	\$624,544		22%
2013	\$58,177,753	\$13,336,154	\$13,016,374	\$319,294	\$486	\$319,780		23%
2014	\$62,183,416	\$20,369,295	\$19,180,727	\$1,166,182	\$22,386	\$1,188,568		33%
2015	\$64,817,056	\$22,247,784	\$21,539,732	\$708,052	\$0	\$708,052		34%
2016	\$63,222,242	\$29,121,059	\$26,619,327	\$2,501,732	\$0	\$2,501,732		46%
2017	\$65,911,186	\$28,683,826	\$23,999,629	\$4,615,482	\$68,715	\$4,684,197		44%
2018	\$71,956,188	\$35,420,205	\$26,524,519	\$8,888,372	\$7,314	\$8,895,686		49%
2019	\$73,435,025	\$38,774,066	\$24,001,062	\$14,773,005	\$0	\$14,773,005		53%
2020	\$71,382,730	\$39,835,736	\$18,813,152	\$21,022,584	\$0	\$21,022,584		56%
2021	\$69,216,315	\$66,040,206	\$16,194,994	\$49,845,211	\$0	\$49,845,211		95%

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania-specific Experience
Policy Form Series : GPR
As of 12/31/2022

<u>Incurral</u> <u>Year</u>	<u>Earned</u> <u>Premium</u>	<u>Incurred</u> <u>Claims</u>	<u>Paid</u> <u>Claims</u>	<u>Disabled</u> <u>Life Reserve</u>	<u>IBNR</u> <u>Reserve</u>	<u>Total</u> <u>Claim Reserve</u>	<u>Year-End Active</u> <u>Life Reserve</u>	<u>Incurred</u> <u>Loss Ratio</u>
2003	\$15,007	\$0	\$0	\$0	\$0	\$0		0%
2004	\$726,963	\$0	\$0	\$0	\$0	\$0		0%
2005	\$1,771,089	\$0	\$0	\$0	\$0	\$0		0%
2006	\$2,756,707	\$320,923	\$320,923	\$0	\$0	\$0		12%
2007	\$3,339,930	\$0	\$0	\$0	\$0	\$0		0%
2008	\$3,265,216	\$349,713	\$349,713	\$0	\$0	\$0		11%
2009	\$3,164,477	\$300,468	\$300,468	\$0	\$0	\$0		9%
2010	\$3,090,805	\$279,458	\$279,458	\$0	\$0	\$0		9%
2011	\$3,042,842	\$95,425	\$95,425	\$0	\$0	\$0		3%
2012	\$2,982,382	\$823,833	\$823,833	\$0	\$0	\$0		28%
2013	\$2,924,086	\$194,022	\$194,022	\$0	\$0	\$0		7%
2014	\$3,140,372	\$246,090	\$238,952	\$7,138	\$0	\$7,138		8%
2015	\$3,299,809	\$854,820	\$854,820	\$0	\$0	\$0		26%
2016	\$3,202,739	\$1,382,855	\$1,143,701	\$239,155	\$0	\$239,155		43%
2017	\$3,317,901	\$1,677,711	\$1,058,096	\$567,003	\$52,611	\$619,615		51%
2018	\$3,621,596	\$2,336,859	\$2,165,918	\$170,941	\$0	\$170,941		65%
2019	\$3,685,909	\$1,517,667	\$743,620	\$774,047	\$0	\$774,047		41%
2020	\$3,584,059	\$3,400,116	\$1,193,555	\$2,206,561	\$0	\$2,206,561		95%
2021	\$3,468,194	\$4,791,086	\$998,134	\$3,792,951	\$0	\$3,792,951		138%

Attachment 3
Allianz Life Insurance Company of North America
Nationwide Actual Experience by Duration
Policy Form Series: GPR
As of 12/31/2022
No Requested Rate Increase

Duration	Actual/Projected Experience			Cumulative Loss Ratio with 4.5% Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	
1	\$72,438,476	\$1,806,368	2.5%	2.5%
2	\$68,865,832	\$2,729,104	4.0%	3.2%
3	\$66,533,622	\$6,015,835	9.0%	5.0%
4	\$64,440,717	\$7,831,240	12.2%	6.6%
5	\$62,670,017	\$9,029,289	14.4%	7.9%
6	\$61,289,115	\$8,087,457	13.2%	8.6%
7	\$60,111,086	\$11,199,748	18.6%	9.8%
8	\$59,593,563	\$12,396,466	20.8%	10.9%
9	\$60,977,852	\$20,406,078	33.5%	12.8%
10	\$62,959,608	\$17,172,133	27.3%	14.0%
11	\$64,521,883	\$20,560,420	31.9%	15.3%
12	\$66,316,811	\$31,309,629	47.2%	17.4%
13	\$69,439,874	\$30,540,273	44.0%	19.1%
14	\$72,019,706	\$37,936,020	52.7%	21.0%
15	\$72,026,835	\$39,805,022	55.3%	22.8%
16	\$68,844,989	\$47,532,031	69.0%	25.0%
17	\$62,455,504	\$58,898,446	94.3%	27.6%
18	\$60,205,828	\$59,657,047	99.1%	30.1%
19	\$63,380,156	\$57,557,801	90.8%	32.1%
20	\$69,811,592	\$63,545,366	91.0%	34.1%
21	\$69,850,002	\$74,017,819	106.0%	36.4%
22	\$66,562,575	\$82,496,803	123.9%	38.8%
23	\$63,177,476	\$91,812,580	145.3%	41.5%
24	\$59,737,399	\$101,846,699	170.5%	44.3%
25	\$56,254,116	\$112,105,268	199.3%	47.3%
26	\$52,743,500	\$122,135,836	231.6%	50.4%
27	\$49,221,584	\$131,691,809	267.5%	53.7%
28	\$45,708,588	\$140,309,751	307.0%	57.0%
29	\$42,226,171	\$147,771,358	350.0%	60.4%
30	\$38,798,374	\$153,935,959	396.8%	63.8%
31	\$35,445,818	\$158,916,088	448.3%	67.1%
32	\$32,190,419	\$162,484,899	504.8%	70.4%
33	\$29,055,538	\$164,596,765	566.5%	73.6%
34	\$26,061,696	\$165,006,810	633.1%	76.7%
35	\$23,225,170	\$163,728,558	705.0%	79.6%
36	\$20,559,998	\$160,593,476	781.1%	82.3%
37	\$18,077,728	\$155,782,520	861.7%	84.9%
38	\$15,788,394	\$149,530,670	947.1%	87.3%
39	\$13,695,110	\$142,348,114	1039.4%	89.4%
40	\$11,800,271	\$134,329,907	1138.4%	91.4%
41	\$10,098,790	\$125,502,600	1242.7%	93.2%
42	\$8,583,768	\$116,031,954	1351.8%	94.7%
43	\$7,246,023	\$106,375,576	1468.1%	96.1%
44	\$6,076,252	\$96,743,691	1592.2%	97.3%
45	\$5,062,884	\$87,275,039	1723.8%	98.4%
46	\$4,192,646	\$78,027,880	1861.1%	99.3%
47	\$3,451,464	\$69,226,100	2005.7%	100.0%
48	\$2,825,270	\$60,979,860	2158.4%	100.7%
49	\$2,300,427	\$53,411,989	2321.8%	101.2%
50	\$1,864,035	\$46,515,244	2495.4%	101.7%
51	\$1,503,218	\$40,240,137	2676.9%	102.0%
52	\$1,206,554	\$34,529,380	2861.8%	102.3%
53	\$963,840	\$29,404,753	3050.8%	102.6%
54	\$766,316	\$24,895,503	3248.7%	102.8%
55	\$606,320	\$20,995,037	3462.7%	103.0%
56	\$477,397	\$17,584,141	3683.3%	103.1%
57	\$374,015	\$14,617,326	3908.2%	103.2%
58	\$291,492	\$12,069,284	4140.5%	103.3%
59	\$225,881	\$9,918,200	4390.9%	103.4%
60	\$174,053	\$8,096,905	4652.0%	103.4%
61	\$133,330	\$6,547,037	4910.4%	103.4%
62	\$101,498	\$5,225,539	5148.4%	103.5%
63	\$76,730	\$4,115,028	5363.0%	103.5%
64	\$57,587	\$3,199,153	5555.3%	103.5%
65	\$42,887	\$2,464,371	5746.2%	103.5%
66	\$31,682	\$1,877,297	5925.4%	103.5%
67	\$23,200	\$1,418,016	6112.1%	103.5%
68	\$16,841	\$1,062,118	6306.7%	103.6%
69	\$12,112	\$790,957	6530.2%	103.6%
70	\$8,631	\$587,322	6804.6%	103.6%
71	\$6,091	\$435,201	7145.4%	103.6%
72	\$4,257	\$321,038	7541.9%	103.6%
73	\$2,944	\$231,237	7853.3%	103.6%
74	\$2,015	\$161,251	8002.5%	103.6%
75	\$1,364	\$111,351	8163.3%	103.6%
76	\$915	\$76,501	8359.7%	103.6%
77	\$609	\$52,488	8621.8%	103.6%
78	\$402	\$35,614	8858.5%	103.6%
79	\$263	\$23,861	9059.1%	103.6%
80	\$172	\$15,849	9239.8%	103.6%
81	\$111	\$10,460	9426.2%	103.6%
82	\$71	\$6,792	9576.1%	103.6%
83	\$45	\$4,356	9775.7%	103.6%
84	\$27	\$2,734	9975.5%	103.6%
85	\$16	\$1,674	10160.9%	103.6%
86	\$10	\$1,011	10364.7%	103.6%
87	\$6	\$609	10623.9%	103.6%
88	\$3	\$369	10955.0%	103.6%
89	\$2	\$223	11490.8%	103.6%
90	\$1	\$132	12276.1%	103.6%
91	\$1	\$74	12686.2%	103.6%
92	\$0	\$41	13355.0%	103.6%
93	\$0	\$19	12046.4%	103.6%
94	\$0	\$9	11375.3%	103.6%
95	\$0	\$5	13225.2%	103.6%
96	\$0	\$3	19357.3%	103.6%
97	\$0	\$2	34970.1%	103.6%
Total Lifetime Anticipated	\$2,137,897,460	\$4,340,677,809	203.0%	103.6%

Attachment 3
Allianz Life Insurance Company of North America
Nationwide Actual Experience by Duration
Policy Form Series: GPR
As of 12/31/2022
With 21% Average Rate Increase

Duration	Actual/Projected Experience			Cumulative Loss Ratio with 4.5% Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	
1	\$72,438,476	\$1,806,368	2.5%	2.5%
2	\$68,865,832	\$2,729,104	4.0%	3.2%
3	\$66,533,622	\$6,015,835	9.0%	5.0%
4	\$64,440,717	\$7,831,240	12.2%	6.6%
5	\$62,670,017	\$9,029,289	14.4%	7.9%
6	\$61,289,115	\$8,087,457	13.2%	8.6%
7	\$60,111,086	\$11,199,748	18.6%	9.8%
8	\$59,593,563	\$12,396,466	20.8%	10.9%
9	\$60,977,852	\$20,406,078	33.5%	12.8%
10	\$62,959,608	\$17,172,133	27.3%	14.0%
11	\$64,521,883	\$20,560,420	31.9%	15.3%
12	\$66,316,811	\$31,309,629	47.2%	17.4%
13	\$69,439,874	\$30,540,273	44.0%	19.1%
14	\$72,019,706	\$37,936,020	52.7%	21.0%
15	\$72,030,092	\$39,806,008	55.3%	22.8%
16	\$68,895,181	\$47,537,428	69.0%	25.0%
17	\$62,718,711	\$58,935,364	94.0%	27.6%
18	\$61,557,702	\$59,801,299	97.1%	30.1%
19	\$68,252,965	\$57,688,570	84.5%	32.0%
20	\$78,880,399	\$63,537,499	80.5%	33.9%
21	\$82,469,856	\$73,572,973	89.2%	35.9%
22	\$79,929,819	\$81,719,528	102.2%	38.1%
23	\$76,224,535	\$90,817,702	119.1%	40.5%
24	\$72,156,733	\$100,683,821	139.5%	43.0%
25	\$68,030,875	\$110,768,484	162.8%	45.7%
26	\$63,865,411	\$120,627,595	188.9%	48.6%
27	\$59,679,043	\$130,020,453	217.9%	51.6%
28	\$55,495,456	\$138,487,890	249.5%	54.6%
29	\$51,340,223	\$145,811,337	284.0%	57.7%
30	\$47,242,033	\$151,850,700	321.4%	60.8%
31	\$43,225,583	\$156,721,046	362.6%	63.8%
32	\$39,317,348	\$160,197,830	407.4%	66.9%
33	\$35,545,695	\$162,237,257	456.4%	69.8%
34	\$31,935,939	\$162,599,569	509.1%	72.6%
35	\$28,508,513	\$161,301,450	565.8%	75.3%
36	\$25,281,174	\$158,176,503	625.7%	77.8%
37	\$22,268,654	\$153,405,290	688.9%	80.2%
38	\$19,483,760	\$147,217,994	755.6%	82.4%
39	\$16,931,215	\$140,117,015	827.6%	84.4%
40	\$14,615,206	\$132,193,646	904.5%	86.2%
41	\$12,530,938	\$123,477,434	985.4%	87.8%
42	\$10,671,062	\$114,133,350	1069.6%	89.2%
43	\$9,025,160	\$104,612,669	1159.1%	90.5%
44	\$7,582,671	\$95,119,561	1254.4%	91.6%
45	\$6,330,205	\$85,790,241	1355.3%	92.6%
46	\$5,252,165	\$76,680,571	1460.0%	93.4%
47	\$4,331,900	\$68,013,942	1570.1%	94.1%
48	\$3,552,691	\$59,897,507	1686.0%	94.7%
49	\$2,898,175	\$52,451,297	1809.8%	95.2%
50	\$2,352,792	\$45,667,150	1941.0%	95.6%
51	\$1,900,909	\$39,497,268	2077.8%	96.0%
52	\$1,528,617	\$33,885,288	2216.7%	96.3%
53	\$1,223,413	\$28,853,057	2358.4%	96.5%
54	\$974,526	\$24,428,144	2506.7%	96.7%
55	\$772,508	\$20,601,621	2666.8%	96.8%
56	\$609,385	\$17,255,453	2831.6%	97.0%
57	\$478,299	\$14,345,171	2999.2%	97.1%
58	\$373,438	\$11,844,958	3171.9%	97.1%
59	\$289,891	\$9,734,058	3357.8%	97.2%
60	\$223,756	\$7,946,205	3551.3%	97.3%
61	\$171,685	\$6,424,175	3741.8%	97.3%
62	\$130,906	\$5,126,583	3916.2%	97.3%
63	\$99,116	\$4,036,966	4073.0%	97.3%
64	\$74,502	\$3,139,169	4213.5%	97.4%
65	\$55,567	\$2,419,047	4353.4%	97.4%
66	\$41,111	\$1,843,587	4484.4%	97.4%
67	\$30,150	\$1,393,212	4621.0%	97.4%
68	\$21,919	\$1,043,812	4762.2%	97.4%
69	\$15,789	\$777,479	4924.2%	97.4%
70	\$11,270	\$577,360	5123.0%	97.4%
71	\$7,967	\$427,762	5369.4%	97.4%
72	\$5,578	\$315,441	5654.8%	97.4%
73	\$3,866	\$227,094	5874.2%	97.4%
74	\$2,651	\$158,386	5975.4%	97.4%
75	\$1,798	\$109,414	6086.8%	97.4%
76	\$1,208	\$75,189	6224.5%	97.4%
77	\$805	\$51,591	6411.2%	97.4%
78	\$532	\$35,006	6581.7%	97.4%
79	\$348	\$23,453	6730.4%	97.4%
80	\$227	\$15,576	6870.2%	97.4%
81	\$146	\$10,277	7021.0%	97.4%
82	\$93	\$6,672	7152.2%	97.4%
83	\$58	\$4,279	7328.3%	97.4%
84	\$36	\$2,686	7510.6%	97.4%
85	\$21	\$1,644	7684.8%	97.4%
86	\$13	\$994	7872.2%	97.4%
87	\$7	\$599	8096.9%	97.4%
88	\$4	\$363	8368.7%	97.4%
89	\$2	\$219	8805.6%	97.4%
90	\$1	\$130	9457.1%	97.4%
91	\$1	\$73	9877.6%	97.4%
92	\$0	\$40	10536.7%	97.4%
93	\$0	\$19	9650.6%	97.4%
94	\$0	\$9	9251.0%	97.4%
95	\$0	\$5	10847.1%	97.4%
96	\$0	\$3	15970.7%	97.4%
97	\$0	\$2	28966.2%	97.4%
Total Lifetime Anticipated	\$2,331,640,164	\$4,285,337,571	183.8%	97.4%

Attachment 4
Allianz Life Insurance Company of North America
Pennsylvania Actual Experience by Duration
Policy Form Series: GPR
As of 12/31/2022
No Requested Rate Increase

Duration	Actual/Projected Experience			Cumulative Loss Ratio with 4.5% Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	
1	\$3,566,492	\$0	0.0%	0.0%
2	\$3,396,739	\$0	0.0%	0.0%
3	\$3,301,661	\$324,094	9.8%	3.0%
4	\$3,207,372	\$348,198	10.9%	4.8%
5	\$3,136,850	\$468,838	14.9%	6.5%
6	\$3,071,803	\$64,323	2.1%	5.9%
7	\$3,029,449	\$210,709	7.0%	6.0%
8	\$2,994,293	\$405,839	13.6%	6.8%
9	\$3,095,968	\$708,287	22.9%	8.2%
10	\$3,181,083	\$807,050	25.4%	9.6%
11	\$3,260,971	\$700,734	21.5%	10.5%
12	\$3,364,093	\$1,608,610	47.8%	13.0%
13	\$3,495,307	\$1,387,172	39.7%	14.6%
14	\$3,617,572	\$2,397,570	66.3%	17.7%
15	\$3,630,482	\$1,440,275	39.7%	18.8%
16	\$3,531,514	\$5,792,986	164.0%	25.7%
17	\$2,831,361	\$3,322,308	117.3%	28.9%
18	\$3,092,126	\$2,872,256	92.9%	31.2%
19	\$3,192,343	\$3,131,867	98.1%	33.4%
20	\$3,529,232	\$3,575,106	101.3%	35.7%
21	\$3,518,841	\$3,911,845	111.2%	38.1%
22	\$3,349,024	\$4,344,076	129.7%	40.7%
23	\$3,172,919	\$4,829,862	152.2%	43.5%
24	\$2,994,174	\$5,362,526	179.1%	46.5%
25	\$2,813,333	\$5,918,500	210.4%	49.6%
26	\$2,631,206	\$6,464,814	245.7%	53.0%
27	\$2,448,453	\$6,991,665	285.6%	56.4%
28	\$2,266,147	\$7,467,547	329.5%	60.0%
29	\$2,085,332	\$7,880,364	377.9%	63.6%
30	\$1,907,255	\$8,211,519	430.5%	67.2%
31	\$1,732,913	\$8,469,289	488.7%	70.8%
32	\$1,563,543	\$8,629,811	551.9%	74.3%
33	\$1,400,414	\$8,692,184	620.7%	77.7%
34	\$1,244,746	\$8,646,611	694.6%	80.9%
35	\$1,097,482	\$8,501,860	774.7%	84.0%
36	\$959,569	\$8,243,312	859.1%	86.8%
37	\$831,724	\$7,890,313	948.7%	89.5%
38	\$714,673	\$7,455,907	1043.3%	91.8%
39	\$608,632	\$6,976,400	1146.2%	94.0%
40	\$513,757	\$6,458,357	1257.1%	95.9%
41	\$429,686	\$5,905,532	1374.4%	97.5%
42	\$355,991	\$5,319,217	1494.2%	99.0%
43	\$292,105	\$4,733,459	1620.5%	100.2%
44	\$237,483	\$4,166,316	1754.4%	101.3%
45	\$191,363	\$3,625,610	1894.6%	102.1%
46	\$152,898	\$3,118,176	2039.4%	102.9%
47	\$121,182	\$2,655,770	2191.6%	103.4%
48	\$95,321	\$2,237,847	2347.7%	103.9%
49	\$74,456	\$1,866,740	2507.2%	104.3%
50	\$57,801	\$1,549,258	2680.4%	104.6%
51	\$44,600	\$1,275,994	2861.0%	104.8%
52	\$34,225	\$1,041,681	3043.7%	105.0%
53	\$26,125	\$845,563	3236.6%	105.2%
54	\$19,850	\$684,885	3450.3%	105.3%
55	\$15,015	\$553,334	3685.2%	105.4%
56	\$11,312	\$446,420	3946.6%	105.4%
57	\$8,485	\$359,545	4237.5%	105.5%
58	\$6,340	\$287,921	4541.5%	105.5%
59	\$4,717	\$230,022	4876.2%	105.6%
60	\$3,494	\$184,092	5269.5%	105.6%
61	\$2,572	\$146,233	5686.2%	105.6%
62	\$1,879	\$114,886	6112.8%	105.6%
63	\$1,362	\$89,303	6559.0%	105.6%
64	\$976	\$68,798	7049.0%	105.6%
65	\$690	\$52,725	7642.3%	105.6%
66	\$479	\$39,533	8250.1%	105.6%
67	\$327	\$29,023	8886.1%	105.7%
68	\$218	\$20,748	9521.7%	105.7%
69	\$142	\$14,582	10239.6%	105.7%
70	\$91	\$10,033	11024.1%	105.7%
71	\$57	\$6,745	11858.8%	105.7%
72	\$35	\$4,446	12779.2%	105.7%
73	\$21	\$2,866	13719.6%	105.7%
74	\$12	\$1,807	14646.4%	105.7%
75	\$7	\$1,134	15775.7%	105.7%
76	\$4	\$712	17376.2%	105.7%
77	\$2	\$436	19304.4%	105.7%
78	\$1	\$264	22039.1%	105.7%
79	\$1	\$155	25745.4%	105.7%
80	\$0	\$90	30815.6%	105.7%
81	\$0	\$51	39018.9%	105.7%
82	\$0	\$30	56361.7%	105.7%
83	\$0	\$19	94731.3%	105.7%
84	\$0	\$12	191802.8%	105.7%
85	\$0	\$6	358080.1%	105.7%
86	\$0	\$3	821539.4%	105.7%
87	\$0	\$1	1995675.8%	105.7%
88	\$0	\$1	9017184.0%	105.7%
89	\$0	\$0	80282157.2%	105.7%
90	\$0	\$0	0.0%	105.7%
91	\$0	\$0	0.0%	105.7%
92	\$0	\$0	0.0%	105.7%
93	\$0	\$0	0.0%	105.7%
94	\$0	\$0	0.0%	105.7%
95	\$0	\$0	0.0%	105.7%
96	\$0	\$0	0.0%	105.7%
97	\$0	\$0	0.0%	105.7%
Total Lifetime Anticipated	\$105,572,170	\$212,605,004	201.4%	105.7%

Attachment 4
Allianz Life Insurance Company of North America
Pennsylvania Actual Experience by Duration
Policy Form Series: GPR
As of 12/31/2022
With 21% Average Rate Increase

Duration	Actual/Projected Experience			Cumulative Loss Ratio with 4.5% Interest
	Earned Premium	Incurred Claims	Incurred Loss Ratio	
1	\$3,566,492	\$0	0.0%	0.0%
2	\$3,396,739	\$0	0.0%	0.0%
3	\$3,301,661	\$324,094	9.8%	3.0%
4	\$3,207,372	\$348,198	10.9%	4.8%
5	\$3,136,850	\$468,838	14.9%	6.5%
6	\$3,071,803	\$64,323	2.1%	5.9%
7	\$3,029,449	\$210,709	7.0%	6.0%
8	\$2,994,293	\$405,839	13.6%	6.8%
9	\$3,095,968	\$708,287	22.9%	8.2%
10	\$3,181,083	\$807,050	25.4%	9.6%
11	\$3,260,971	\$700,734	21.5%	10.5%
12	\$3,364,093	\$1,608,610	47.8%	13.0%
13	\$3,495,307	\$1,387,172	39.7%	14.6%
14	\$3,617,572	\$2,397,570	66.3%	17.7%
15	\$3,630,482	\$1,440,275	39.7%	18.8%
16	\$3,531,514	\$5,792,986	164.0%	25.7%
17	\$2,833,719	\$3,323,699	117.3%	28.9%
18	\$3,123,046	\$2,877,565	92.1%	31.2%
19	\$3,407,728	\$3,135,908	92.0%	33.3%
20	\$3,948,970	\$3,570,463	90.4%	35.5%
21	\$4,085,408	\$3,885,897	95.1%	37.7%
22	\$3,947,683	\$4,299,916	108.9%	40.0%
23	\$3,751,564	\$4,773,141	127.2%	42.5%
24	\$3,544,193	\$5,295,792	149.4%	45.2%
25	\$3,334,026	\$5,841,310	175.2%	48.1%
26	\$3,121,985	\$6,377,441	204.3%	51.2%
27	\$2,908,814	\$6,894,636	237.0%	54.4%
28	\$2,695,740	\$7,361,812	273.1%	57.7%
29	\$2,483,974	\$7,766,671	312.7%	61.0%
30	\$2,274,976	\$8,090,937	355.6%	64.3%
31	\$2,069,919	\$8,343,015	403.1%	67.6%
32	\$1,870,278	\$8,499,316	454.4%	70.9%
33	\$1,677,579	\$8,559,000	510.2%	74.0%
34	\$1,493,311	\$8,512,412	570.0%	77.0%
35	\$1,318,645	\$8,368,342	634.6%	79.8%
36	\$1,154,750	\$8,112,236	702.5%	82.5%
37	\$1,002,524	\$7,763,260	774.4%	84.9%
38	\$862,862	\$7,334,075	850.0%	87.1%
39	\$736,062	\$6,860,644	932.1%	89.1%
40	\$622,368	\$6,349,290	1020.2%	90.9%
41	\$521,424	\$5,803,869	1113.1%	92.4%
42	\$432,758	\$5,225,918	1207.6%	93.8%
43	\$355,728	\$4,649,068	1306.9%	94.9%
44	\$289,714	\$4,090,600	1411.9%	95.9%
45	\$233,844	\$3,558,387	1521.7%	96.7%
46	\$187,132	\$3,059,099	1634.7%	97.4%
47	\$148,525	\$2,604,215	1753.4%	97.9%
48	\$116,974	\$2,193,350	1875.1%	98.3%
49	\$91,461	\$1,828,804	1999.6%	98.7%
50	\$71,048	\$1,517,041	2135.2%	99.0%
51	\$54,836	\$1,248,883	2277.5%	99.2%
52	\$42,069	\$1,019,230	2422.7%	99.4%
53	\$32,085	\$827,241	2578.3%	99.5%
54	\$24,341	\$670,195	2753.4%	99.6%
55	\$18,366	\$541,722	2949.6%	99.7%
56	\$13,788	\$437,324	3171.8%	99.8%
57	\$10,294	\$352,480	3424.1%	99.8%
58	\$7,647	\$282,508	3694.3%	99.8%
59	\$5,651	\$225,915	3997.9%	99.9%
60	\$4,152	\$180,991	4359.2%	99.9%
61	\$3,030	\$143,917	4750.2%	99.9%
62	\$2,194	\$113,197	5160.0%	99.9%
63	\$1,574	\$88,101	5596.2%	99.9%
64	\$1,118	\$67,971	6079.2%	99.9%
65	\$783	\$52,164	6659.2%	99.9%
66	\$539	\$39,160	7260.1%	100.0%
67	\$365	\$28,780	7894.1%	100.0%
68	\$241	\$20,591	8536.0%	100.0%
69	\$156	\$14,481	9256.9%	100.0%
70	\$99	\$9,969	10042.6%	100.0%
71	\$62	\$6,705	10874.6%	100.0%
72	\$38	\$4,421	11788.3%	100.0%
73	\$22	\$2,850	12717.1%	100.0%
74	\$13	\$1,797	13631.4%	100.0%
75	\$8	\$1,128	14729.0%	100.0%
76	\$4	\$708	16274.0%	100.0%
77	\$2	\$434	18191.1%	100.0%
78	\$1	\$263	20945.1%	100.0%
79	\$1	\$155	24718.6%	100.0%
80	\$0	\$90	29916.1%	100.0%
81	\$0	\$51	38259.2%	100.0%
82	\$0	\$30	55648.5%	100.0%
83	\$0	\$19	93995.4%	100.0%
84	\$0	\$12	190740.9%	100.0%
85	\$0	\$6	357031.9%	100.0%
86	\$0	\$3	821416.5%	100.0%
87	\$0	\$1	1995675.8%	100.0%
88	\$0	\$1	9017184.0%	100.0%
89	\$0	\$0	80282157.2%	100.0%
90	\$0	\$0	0.0%	100.0%
91	\$0	\$0	0.0%	100.0%
92	\$0	\$0	0.0%	100.0%
93	\$0	\$0	0.0%	100.0%
94	\$0	\$0	0.0%	100.0%
95	\$0	\$0	0.0%	100.0%
96	\$0	\$0	0.0%	100.0%
97	\$0	\$0	0.0%	100.0%
Total Lifetime Anticipated	\$113,823,863	\$209,775,305	184.3%	100.0%

Attachment 5
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GPR
As of 12/31/2022
Current Pennsylvania Rate Basis

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
2003	\$1,535,478	\$0	0.0%
2004	\$29,187,802	\$447,442	1.5%
2005	\$68,912,391	\$1,117,653	1.6%
2006	\$107,344,194	\$5,028,574	4.7%
2007	\$122,850,364	\$4,499,966	3.7%
2008	\$123,448,183	\$6,872,925	5.6%
2009	\$120,414,150	\$7,308,577	6.1%
2010	\$117,148,472	\$8,059,165	6.9%
2011	\$114,391,009	\$8,653,602	7.6%
2012	\$112,265,685	\$13,080,306	11.7%
2013	\$110,203,935	\$13,336,154	12.1%
2014	\$106,407,891	\$20,369,295	19.1%
2015	\$102,328,683	\$22,247,784	21.7%
2016	\$99,810,900	\$29,121,059	29.2%
2017	\$97,239,487	\$28,683,826	29.5%
2018	\$94,228,312	\$35,420,205	37.6%
2019	\$91,472,223	\$38,774,066	42.4%
2020	\$88,726,365	\$39,835,736	44.9%
2021	\$85,862,292	\$66,040,206	76.9%
2022	\$83,066,180	\$76,817,844	92.5%
2023	\$78,359,348	\$57,798,434	73.8%
2024	\$75,630,522	\$66,866,758	88.4%
2025	\$72,135,485	\$74,432,377	103.2%
2026	\$68,578,279	\$82,979,509	121.0%
2027	\$64,972,437	\$92,245,715	142.0%
2028	\$61,322,592	\$102,310,655	166.8%
2029	\$57,651,371	\$112,307,937	194.8%
2030	\$53,968,141	\$122,222,993	226.5%
2031	\$50,293,741	\$131,427,858	261.3%
2032	\$46,641,175	\$140,073,756	300.3%
2033	\$43,041,166	\$147,288,846	342.2%
2034	\$39,509,082	\$153,511,154	388.5%
2035	\$36,069,562	\$158,306,977	438.9%
2036	\$32,737,493	\$162,137,257	495.3%
2037	\$29,541,998	\$164,052,966	555.3%
2038	\$26,495,664	\$164,525,783	621.0%
2039	\$23,617,217	\$163,117,887	690.7%
2040	\$20,914,633	\$160,421,448	767.0%
2041	\$18,405,313	\$155,672,972	845.8%
2042	\$16,091,260	\$149,749,059	930.6%
2043	\$13,978,155	\$142,637,353	1020.4%
2044	\$12,061,778	\$135,039,661	1119.6%
2045	\$10,343,421	\$126,307,607	1221.1%
2046	\$8,812,316	\$117,179,918	1329.7%
2047	\$7,460,600	\$107,702,754	1443.6%
2048	\$6,275,195	\$98,453,766	1568.9%
2049	\$5,247,578	\$89,044,432	1696.9%
2050	\$4,362,515	\$79,989,864	1833.6%
2051	\$3,606,922	\$71,236,746	1975.0%
2052	\$2,965,517	\$63,189,034	2130.8%
2053	\$2,426,565	\$55,567,353	2290.0%
2054	\$1,975,958	\$48,636,229	2461.4%
2055	\$1,601,907	\$42,267,206	2638.6%
2056	\$1,292,438	\$36,568,796	2829.4%
2057	\$1,038,361	\$31,324,076	3016.7%
2058	\$830,311	\$26,696,030	3215.2%
2059	\$660,946	\$22,607,719	3420.5%
2060	\$523,485	\$19,092,586	3647.2%
2061	\$412,758	\$15,968,558	3868.7%
2062	\$323,770	\$13,278,135	4101.1%
2063	\$252,657	\$10,953,403	4335.3%
2064	\$196,020	\$9,010,496	4596.7%
2065	\$151,300	\$7,340,592	4851.7%
2066	\$116,092	\$5,921,748	5100.9%
2067	\$88,544	\$4,708,571	5317.7%
2068	\$67,064	\$3,708,108	5529.2%
2069	\$50,456	\$2,879,194	5706.4%
2070	\$37,666	\$2,214,196	5878.5%
2071	\$27,900	\$1,685,107	6039.9%
2072+	\$71,500	\$4,855,327	6790.7%

Summary of Experience at 4.5%

	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical (YE2022)	\$2,924,767,023	\$536,153,250	18.3%
Projected Future (2023 +)	\$703,980,300	\$2,024,815,002	287.6%
Total Lifetime Anticipated	\$3,628,747,323	\$2,560,968,252	70.6%

Attachment 6
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GPR
As of 12/31/2022
Original Rate Basis

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
2003	\$810,503	\$0	0.0%
2004	\$15,406,786	\$447,442	2.9%
2005	\$36,375,418	\$1,117,653	3.1%
2006	\$56,661,652	\$5,028,574	8.9%
2007	\$64,846,587	\$4,499,966	6.9%
2008	\$65,162,145	\$6,872,925	10.5%
2009	\$63,560,630	\$7,308,577	11.5%
2010	\$61,836,842	\$8,059,165	13.0%
2011	\$60,381,315	\$8,653,602	14.3%
2012	\$59,259,462	\$13,080,306	22.1%
2013	\$58,171,167	\$13,336,154	22.9%
2014	\$56,167,424	\$20,369,295	36.3%
2015	\$54,014,213	\$22,247,784	41.2%
2016	\$52,685,201	\$29,121,059	55.3%
2017	\$51,327,880	\$28,683,826	55.9%
2018	\$49,738,431	\$35,420,205	71.2%
2019	\$48,283,629	\$38,774,066	80.3%
2020	\$46,834,227	\$39,835,736	85.1%
2021	\$45,322,426	\$66,040,206	145.7%
2022	\$43,846,498	\$76,817,844	175.2%
2023	\$41,361,996	\$57,798,434	139.7%
2024	\$39,921,584	\$66,866,758	167.5%
2025	\$38,076,728	\$74,432,377	195.5%
2026	\$36,199,057	\$82,979,509	229.2%
2027	\$34,295,712	\$92,245,715	269.0%
2028	\$32,369,141	\$102,310,655	316.1%
2029	\$30,431,287	\$112,307,937	369.1%
2030	\$28,487,093	\$122,222,993	429.0%
2031	\$26,547,560	\$131,427,858	495.1%
2032	\$24,619,552	\$140,073,756	569.0%
2033	\$22,719,287	\$147,288,846	648.3%
2034	\$20,854,876	\$153,511,154	736.1%
2035	\$19,039,325	\$158,306,977	831.5%
2036	\$17,280,492	\$162,137,257	938.3%
2037	\$15,593,749	\$164,052,966	1052.0%
2038	\$13,985,741	\$164,525,783	1176.4%
2039	\$12,466,352	\$163,117,887	1308.5%
2040	\$11,039,793	\$160,421,448	1453.1%
2041	\$9,715,248	\$155,672,972	1602.4%
2042	\$8,493,774	\$149,749,059	1763.0%
2043	\$7,378,372	\$142,637,353	1933.2%
2044	\$6,366,811	\$135,039,661	2121.0%
2045	\$5,459,777	\$126,307,607	2313.4%
2046	\$4,651,582	\$117,179,918	2519.1%
2047	\$3,938,079	\$107,702,754	2734.9%
2048	\$3,312,363	\$98,453,766	2972.3%
2049	\$2,769,935	\$89,044,432	3214.7%
2050	\$2,302,754	\$79,989,864	3473.7%
2051	\$1,903,915	\$71,236,746	3741.6%
2052	\$1,565,349	\$63,189,034	4036.7%
2053	\$1,280,863	\$55,567,353	4338.3%
2054	\$1,043,010	\$48,636,229	4663.1%
2055	\$845,567	\$42,267,206	4998.7%
2056	\$682,213	\$36,568,796	5360.3%
2057	\$548,099	\$31,324,076	5715.0%
2058	\$438,280	\$26,696,030	6091.1%
2059	\$348,881	\$22,607,719	6480.1%
2060	\$276,321	\$19,092,586	6909.6%
2061	\$217,874	\$15,968,558	7329.3%
2062	\$170,902	\$13,278,135	7769.4%
2063	\$133,365	\$10,953,403	8213.1%
2064	\$103,469	\$9,010,496	8708.4%
2065	\$79,864	\$7,340,592	9191.4%
2066	\$61,279	\$5,921,748	9663.6%
2067	\$46,738	\$4,708,571	10074.4%
2068	\$35,400	\$3,708,108	10475.0%
2069	\$26,633	\$2,879,194	10810.6%
2070	\$19,882	\$2,214,196	11136.6%
2071	\$14,727	\$1,685,107	11442.4%
2072+	\$37,741	\$4,855,327	12864.8%

Summary of Experience at 4.5%

	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>
Historical (YE2022)	\$1,543,838,793	\$536,153,250	34.7%
Projected Future (2023 +)	\$371,596,126	\$2,024,815,002	544.9%
Total Lifetime Anticipated	\$1,915,434,919	\$2,560,968,252	133.7%

Attachment 7
Prospective Present Value Method Analysis
Nationwide Projection - Active Lives
Policy Form Series : GPR

Cumulative Rate Level	89.4%
Pricing Loss Ratio	65.5%
MAE Percentage	10.0%

65.5%
85.0%

Variable	Not Recouping
PV of Future IC (Prior Filing Assumptions)	1,528,814,912
PV of Future IC (Current Assumptions)	2,150,962,799
PV of Future EP (Prior Filing Assumptions)	512,296,083
PV of Future EP (Current Assumptions)	562,479,599

Change in PV of Future IC	622,147,886
Change in PV of Future EP	50,183,515
0.655 + 0.85C	141%
1 + C	189%
(0.655 + 0.85C) / (1 + C)	75%
.85 PV Future EP	478,107,659

Justified Rate Increase from Deterioration	122.3%
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accounting for prior 20% approval in 2021 =>	85.2%
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Calendar Year	Current Assumptions		2015 Assumptions	
	Earned Premium	Incurred Claims	Earned Premium	Incurred Claims
2023	61,019,772	53,785,965	60,599,485	46,028,999
2024	59,009,204	65,060,027	57,487,249	51,130,870
2025	56,520,616	74,547,362	54,327,860	56,450,794
2026	53,964,039	84,649,125	51,139,894	61,916,252
2027	51,347,817	95,265,774	47,955,456	67,442,824
2028	48,674,120	106,594,653	44,807,678	72,947,495
2029	45,958,693	117,803,907	41,720,614	78,326,915
2030	43,208,267	128,893,310	38,706,518	83,435,012
2031	40,438,677	139,219,016	35,775,970	88,117,426
2032	37,660,448	148,956,024	32,935,961	92,233,912
2033	34,898,138	157,166,220	30,194,993	95,829,768
2034	32,165,130	164,308,835	27,560,087	99,625,282
2035	29,482,325	169,907,642	25,037,885	104,265,672
2036	26,863,374	174,450,503	22,635,595	109,688,097
2037	24,333,345	176,906,539	20,361,612	115,150,762
2038	21,904,649	177,768,192	18,222,615	119,921,253
2039	19,594,691	176,561,738	16,221,927	123,689,784
2040	17,412,308	173,925,423	14,361,760	126,290,565
2041	15,374,001	169,023,613	12,643,552	127,620,583
2042	13,483,818	162,805,324	11,067,551	127,634,992
2043	11,748,700	155,258,015	9,631,490	126,332,613
2044	10,167,339	147,145,542	8,332,045	123,755,845
2045	8,742,798	137,761,647	7,164,916	119,984,022
2046	7,467,979	127,918,472	6,124,337	115,134,032
2047	6,337,962	117,666,699	5,203,521	109,357,799
2048	5,343,236	107,639,093	4,394,743	102,840,793
2049	4,477,890	97,414,705	3,689,882	95,786,004
2050	3,730,146	87,558,761	3,080,149	88,395,160
2051	3,089,835	78,014,180	2,556,375	80,851,969
2052	2,544,744	69,229,324	2,109,688	73,321,459
2053	2,085,515	60,901,344	1,676,042	63,304,646
2054	1,700,628	53,322,188	1,061,145	42,044,918
2055	1,380,412	46,352,509	508,143	20,808,342
2056	1,114,932	40,113,786	121,139	4,966,198
2057	896,559	34,368,233	21,548	885,361
2058	717,443	29,295,697	5,079	211,885
2059	571,414	24,812,669	0	0
2060	452,739	20,956,913	0	0
2061	357,039	17,529,283	0	0
2062+	1,193,791	73,077,849	0	0
Undiscounted				
Total	807,434,532	4,243,936,098	719,444,505	3,015,728,303
Discounted at a 4.5% Interest Rate				
Total	562,479,599	2,150,962,799	512,296,083	1,528,814,912

Allianz Life Insurance Company
of North America
[PO Box 59060
Minneapolis, MN 55459-0060
800.789.6896]



[Date]

[Owner First Name] [Owner Last Name]
[Co-Owner First Name] [Co-Owner Last Name]
[Owner Address L1]
[Owner Address L2]
[Owner City], [Owner State] [Owner Zip] [Owner Zip Rest]

[Policy Number]

Important notice of increase in your long term care insurance premium with time-sensitive options

Dear [Owner First Name] [Owner Last Name] [and] [Co-Owner First Name] [Co-Owner Last Name],

We are writing to inform you of an upcoming [Overall Increase%] premium increase for our long term care (LTC) policies, which will impact your current policy with our company.

Your premium increase

Based on your current benefits, the premium rate increase will raise your current premium of [Billed Premium] [Bill Mode] to [adj'd billing1] [Bill Mode], effective with your first premium due date on or after [anniversary1].*

We understand that this premium increase may significantly impact you. If you prefer to maintain your current benefit amounts by paying the increased premium amount, no action is needed. **[For information on your current benefits, please see the enclosed Benefit Summary.]** We're also offering the flexibility to choose among the following options that may reduce the impact of your rate increase:

- [[A.] Reduce the [Benefit Period/Maximum Lifetime Benefit] on your policy.]
- [[B.] Remove the [Benefit Increase Rider], also known as the Inflation Protection Rider.]
- [C.] Reduce the [Daily/Monthly] Benefit Amount on your policy.
- [D.] In connection with this rate increase, we are offering a paid-up option with the Premium Increase Contingent Benefit Upon Lapse Rider at no charge.
- [[E.] Because you have an active Non-Forfeiture Rider or Return of Premium Rider on your policy, you may exercise the benefits under that rider.]
- [F.] Reduce other Benefits or optional Riders.

[By selecting one or more of the above options, you may experience a considerable change to the coverage provided by your policy. To help you make the right decision for your situation, we encourage you to research the average cost of care in your area by visiting www.whatcarecosts.com/Allianz (enter sponsor code [XYZ] in the upper-right corner of the page).]

You may have other options to reduce your benefits than those listed above, including combinations of these options. Please be aware that the options may not be of equal value and some have time limitations. If you want to choose any of these options, please review and complete the enclosed **Coverage Change Request Form**. Additional details on the premium rate increase and these options can be found in the **Frequently Asked Questions below**.

[Some options result in a loss of the partnership status of your policy, which may reduce policyholder protections. For more details on these options and partnership eligibility, please see Questions [6] and [7] in the attached FAQs.]

We are here to help

Contact your financial professional **or our customer service representatives at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time]**. They can provide details about your options, assist with the Coverage Change Request Form, or help determine how changes to your LTC insurance coverage will impact your benefits and premium payments.

Thank you for your business.

Sincerely,

[



Lee A. Peterson
Vice President, Policyholder Services]

NOTE: This letter is not a bill. Please retain a copy of this letter with your policy for future reference.

Enclosed: [Benefit Summary]
Coverage Change Request Form
Policy Endorsement
Premium Increase Contingent Benefit Upon Lapse Rider Schedule
Premium Increase Contingent Benefit Upon Lapse Rider

[cc:] [Agent First Name] [Agent Middle Name] [Agent Last Name]

*Recent changes to your policy may not be reflected in the premium rate above. For up-to-date information about your current premium and benefit levels, you can request a current policy schedule from Allianz by contacting us at [800.789.6896]. Premium rates could change again in the future.

Guarantees are backed by the financial strength of AllianzLife Insurance Company of North America.
Products are issued by AllianzLife Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.
800.789.6896

Frequently asked questions

[1.] Why are rates increasing?

When Allianz designed its LTC insurance products several years ago, we based your initial premium on actuarial assumptions, which used the best information available to us at that time. Since then, we've continually monitored our LTC policies to compare those initial projections against our actual claim experience. During a recent review we determined that, due to a combination of factors outlined below, we need to increase the premium rates on our LTC policies.

We realize the rate increase is difficult for our policyholders, and assure you that we considered all of our options very carefully before increasing your premium. We also want to reassure you that this premium increase applies to all policies in your policy class (i.e., all policies that are similar to your policy) and are not increasing due to a change in your age, health status, or claim activity.

[2.] How was the rate increase amount determined?

LTC insurance rates are affected by many complex factors, including the rising cost of health care, the number of people who continue coverage, how many policyholders collect benefits, and for how long. Policyholders are using more benefits than our actuaries anticipated when they originally priced our LTC policies. Based on our experience – and new expectations – we need to adjust premiums to ensure adequate funding to pay current and anticipated future claims.

[3.] When does the rate increase take effect?

Your rate increase will become effective on your anniversary date of [Anniversary 1], or on your next premium due date after [Anniversary 1] if your premium due date is not aligned to your anniversary.

If your premium is not due on the anniversary, you must continue paying your current premium until your next premium due date after your anniversary. If you elect to make changes to your coverage to reduce your premium, these coverage changes will become effective on the next premium due date after your anniversary. Please note: If you change your premium billing frequency in the interim, your rate increase will become effective with the next premium due date on or after the change.

[4.] Did my state review my rate increase?

Once we determine that a proposed premium rate increase is necessary, we submit the information along with supporting data through a review process with your state's insurance regulators. The submission includes an actuarial justification discussing the reasonableness of the relationship between premiums charged and expected benefit payments. The state provides an independent perspective that is crucial in establishing an increase amount that balances the needs of our policyholders and our company.

[[5.] What is the cost of Long Term Care (LTC) services?

We understand that making a change on your policy may impact the amount of coverage your policy provides. To help you make the right decision for your situation, we are providing information on average LTC costs in your area and across the country. To get started, visit [\[www.whatcarecosts.com/Allianz\]](http://www.whatcarecosts.com/Allianz) and enter sponsor code [XYZ] in the upper-right corner of the page.

The website allows you to compare average costs of Skill Nursing Homes, Home Health Care, and Assisted Living Facilities at the national, state, and local level. Average costs are based on surveys of thousands of providers at the national, state, and metropolitan statistical area level, however, the final

cost of individual providers may differ. If you have any difficulties accessing the website, please contact us at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time].

[For details on your current benefits and coverage amounts, please see the attached **Benefit Summary.**]

[6.] What are my options?

You may maintain your current benefit amounts by paying the increased premium. As long as you continue paying full premiums, your policy will remain in effect and unchanged.

However, to help ease the impact of this rate increase, we're offering you several options that may reduce the impact of the premium rate increase. The options may not be of equal value and some have time limitations. Please see the enclosed Coverage Change Request Form for more details on the coverage changes:

- [[A.] **Reduce Your [Benefit Period/Maximum Lifetime Benefit]:** Reducing the [Benefit Period/Maximum Lifetime Benefit] will reduce the maximum length of time the policy will pay benefits and the total amount of benefits payable.]
- [[B.] **Remove the [COLA/Inflation Protection Rider]:** If choosing to terminate the [COLA Rider], you will keep the Rider's accrued benefits as of the rate increase effective date and your Daily Benefit will no longer increase by [COLA %] at each Policy Anniversary. **[Please note: As described in the attached endorsement, this offer is only available if we receive written notice requesting the change before [COLA Vesting Date]. If you choose to cancel your [COLA Rider] after [COLA Vesting Date] you will forfeit all accrued benefit increase percentages.]**
- [C.] **Reduce Your [Daily/Monthly] Benefit Amount:** Reducing your [Daily/Monthly] Benefit may also reduce Lifetime Benefit amounts available to you.
- [D.] **Exercise the Premium Increase Contingent Benefit Upon Lapse Rider:** In connection with this rate increase, we are offering a paid-up option with the Premium Increase Contingent Benefit Upon Lapse Rider at no charge. If you elect this option, you would no longer pay premiums, and your lifetime benefit amount is typically reduced to the total of premiums you have paid. **If you wish to exercise the Premium Increase Contingent Upon Lapse Rider, we must receive your request prior to [Latest Election Date.]**
Please note: As this paid-up option starts on the effective date of the premium increase, you must continue coverage to that date by paying the required premiums. No additional premium will be due after that date.
- [[E.] **Exercise the Non-Forfeiture Rider or Return of Premium Rider on your policy:** Under these riders, you would no longer pay premiums, and your lifetime benefit amount is typically reduced to the total of premiums you have paid. There is no time limit in which you must elect this option. Please refer to the specific rider attached to your policy for additional details regarding the rider terms.]
- [F.] **Reduce Other Benefits or Optional Riders:** You may have other options to lessen the impact of this premium rate increase.

[For details on your current benefits and coverage amounts, please see the attached **Benefit Summary.**]

[[7.] My policy has a disclosure that shows it qualifies for the Long Term Care Insurance Partnership program in my state. Will any changes I make to my coverage affect the partnership status of my policy?

Qualification under a state partnership program enables people who purchase certain long term care insurance policies to have more of their assets protected if they later need to have the state pay for their long term care. Cancellation of a policy's Benefit Increase Rider or exchange to a similar rider with a lower annual benefit increase may result in a loss of partnership status. **Before you make any changes, we strongly encourage you to contact one of our customer service representatives at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time].**

[8.] How much time do I have to make a decision?

Some of the options available to you are time-sensitive. Critical dates are listed in Question [6] above. We would advise that you make a decision prior to your upcoming policy anniversary on [Anniversary1].

[9.] Could my premium rates change again in the future?

It is possible there will be additional rate increases in the future. [However, as part of this increase, the attached Policy Endorsement guarantees that we will not change rates again for [rate guarantee period years] years from [Anniversary 1].] An increase will only occur [after this guaranteed period] if we can demonstrate additional premium amounts are needed to sustain LTC policies. The increase would then need to be filed with state insurance regulators for review.

[10.] I've never filed a claim. Why am I getting a rate increase?

This premium increase applies to classes of our LTC policies in aggregate, and does not in any way reflect an individual policyholder's age, health status, or claim activity.

[11.] I am currently on claim. Am I affected by this rate increase?

If you are currently in claim status and not paying premiums because of a Waiver of Premium provision in your policy, you do not need to pay the increased premium yet. Once you are no longer in claim status and premiums are due, you will need to pay the increased premium to maintain your coverage. If your policy does not provide for a Waiver of Premium benefit, you will be required to pay the increased premium.

[[12.] What if my policy becomes fully paid-up?

The increase will impact only the remaining premiums. Once the policy is fully paid-up, the policyholder has no further premium obligations.]

[13.] What if I use Electronic Funds Transfer (EFT) or an automatic bill pay service to pay my premium?

- **If you pay your premiums with an EFT** from your bank account and your draft is scheduled to occur prior to your upcoming anniversary for the premiums due on or after your anniversary, we'll apply the increased premium to that scheduled draft unless you have requested otherwise. **If you are making a change to your policy, please send us the Coverage Change Request Form at least two weeks before your policy anniversary to allow for mailing and processing time or the scheduled draft with the increased amount may occur.**
 - To remove your premium payment from EFT and change to direct bill, call us at [800.789.6896.]
 - If you choose a Reduced Paid Up Option, no further premium payments will be due after your anniversary date, and the EFT draft will be discontinued at that time.
- **If you pay your premiums using automatic bill pay services**, please update your account for your new payment amount. If you do not update the amount with your account and we do not receive the full premium amount, your policy could lapse.

[[14.] What if my spouse or joint insured and I have Shared Care Riders on our policies?

Your policy and your spouse or joint insured's policy must be identical. If you make changes to your policy, your spouse or joint insured must also elect to make the same changes on their policy. Please note: If you have different policy anniversaries, you and your spouse or joint insured may receive notification of this rate increase at different times. If your spouse or joint insured did not receive a notification letter, they can call to get premium increase information on their policy.]

[15.] If I wish to cancel my policy, what steps do I take?

We encourage you to keep this important coverage. There may be options available for you to reduce your benefits in order to keep your premium at approximately the same amount as before the premium increase. You may also be able to exercise an option which would provide a paid-up policy with a shortened benefit period. We encourage you to consult with your family, your insurance agent, or financial advisor before making a decision to reduce or cancel your coverage. If you choose to cancel your policy, we will do so upon receipt of your signed and dated request.

[16.] Whom can I contact with questions?

Before you make any changes, we strongly encourage you to review all of the enclosed forms and to contact your financial professional or one of our customer service representatives at [800.789.6896, weekdays from 8:00 a.m. to 5:00 p.m. Central time]. They can provide you with details about your options, and help you determine how changes to your LTC insurance coverage will impact your benefits and premium payments. You can also contact us or your Allianz agent for help with the Coverage Change Request Form. We value the trust you've placed in us, and we're here to help.

Allianz Life Insurance Company of North America
Claims Administration and Procedures Documentation

The majority of policies to which this rate increase is applicable are eligible for a contingent benefit upon lapse. As a result, this document demonstrates that appropriate administration and claims processing procedures have been implemented and are in effect.

Our claims administration processes are designed to assure benefit eligibility is met, and subsequently pay all eligible long-term care claims, where appropriate, according to policy provisions. We also have a Special Investigations Unit (SIU) that, in accordance with various state requirements, identifies and addresses suspicious and/or fraudulent claims.

In total, our claims administration and processing procedures help eliminate the potential for further deterioration of the policy form(s) in this filing that would require further premium rate increases.

Allianz Life Insurance Company of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297



Re: LTC Rate Increase 2023 – GPR
SERFF Tracking Number: ALLB-133605692

Pennsylvania Insurance Department

July 21, 2023

Dear Valerie Romig,

Allianz would first like to thank the Department for reviewing our filing. We have the following responses for the objection letter dated April 12, 2023. We have included the original objection in bold and our response below for your convenience.

1. ***Please provide an Excel spreadsheet that incorporates the three calendar-year non-interest adjusted column vectors of earned premium requested below:***
 - a) ***Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.***
 - b) ***Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a “higher than original” rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.***
 - c) ***Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a “higher than original” rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.***
 - d) ***Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.***
 - e) ***Please ensure that the data provided is consistent with any post-rate stability loss ratio demonstrations in the actuarial memo.***
 - f) ***Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values in the post-rate stability loss ratio demonstrations in the actuarial memo.***

Attachment 1 to this letter provides the historical and projected nationwide earned premiums at a) the original rate level from inception, b) additional premium earned from prior rate increases, and c) additional premium earned after the proposed rate increase. The earned premiums reflect calendar year non-interest adjusted values. Also included in Attachment 1 is d) the historical and projected incurred claims from inception after the proposed rate increase and f) the discount factor for each calendar year at a 4.5% interest rate. All data is consistent with post-rate stability loss ratio demonstrations in the actuarial memorandum (i.e., Exhibit 7). Attachment 1 is being provided in Excel, as requested.

2. ***The Filing Description on the General Information tab in SERFF states the following: “This rate increase is a follow-up to the most recent rate increase approved on November 15, 2021, where the rate increase level approved was less than the nationwide average request from the 2021 filing. This form is in need of an additional premium rate increase due to past and projected future experience that continues to be more adverse than previously expected and originally priced for. The current premiums are unreasonably low in comparison to the benefits provided. A rate increase on the above policy form is needed to reduce the losses on this business.”***

Please discuss further the need for a premium rate increase. Is emerging and projected experience running more adverse than previously expected? Did higher morbidity, higher persistency, and lower interest affect the experience? Please discuss these items further. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

The Company updated its morbidity assumptions since the prior filing based on internal and industry data through 2022. The Company lowered its utilization and continuance assumptions and increased its incidence assumption. Exhibit 2 of the initial submission actuarial memorandum provides additional information on the Company's morbidity assumption updates since the prior filing.

Additionally, the Company decreased its reduced benefit election assumptions since the 2021 filing. Table 1 below provides a comparison of the reduced benefit election assumption between the 2021 and current filing.

Table 1
Change in Policyholder Behavior Assumptions by Filing Year

Filing Year	Reduced Benefit Elections (by Benefit Period)		
	Lifetime to 5-Year	Lifetime to 3-Year	5-Year to 3-Year
2021	12%	4%	6%
2023	7%	6%	5%

The net effect was a slight decrease in projected loss ratios as shown in Table 2 below. The current request, however, continues to be justified with the updated assumptions which continues to be more adverse than originally priced for. Recall changes in interest rates and investment income are not used to justify the rate increase.

Table 2
Lifetime Loss Ratio by Filing Year

Filing Year	Lifetime Loss Ratio
2021	109.2%
2023	108.1%

3. *Has COVID-19 been factored into your projections?*

We did see fewer claims during 2020 and higher claim terminations, but since then our new claims have gotten closer to historical levels. We are continuing to monitor our experience and industry experience but do not anticipate experience during COVID-19 to be indicative of long-term trends.

4. *Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and requested premium increase in each year of the proposed implementation period.*

The Department has the following premium increase guidelines: (i) the annual increase on any policyholder should be limited to 30%, (ii) the staging period of the increase should be limited to no more than four years, and (iii) the aggregate increase (weighted upon the current premium column vector in the Excel seriatim policy listing) must be under 100%.

The Company is willing to phase the rate increase in over two years, as described in the Table 3 below, such that the rate increase meets the Department's guidelines. The rate increase is limited to 30% per year and 100% overall, as requested.

Table 3
Proposed Rate Increase Implementation

Benefit Period	Year 1 Increase	Year 2 Increase	Proposed Rate Increase
2 – 4 Years	0.00%	0.00%	0.00%
5 – 8 Years	25.00%	0.00%	25.00%
Lifetime	30.00%	11.53%	44.99%

Attachment 2 to this response provides a seriatim listing of Pennsylvania policyholders, including a unique policy identification number, effective date, issue age, attained age, product name, form number, benefit period, inflation status, current annual premium and proposed annual premium for each year of the proposed implementation period.

5. *Have you included a margin for adverse experience in your projected claims? Is the margin uniform or does it vary in some way? Please explain.*

Projected incurred claims do not contain any margin for adverse experience (MAE) except for the future claims in Exhibit 7 of the actuarial memorandum (58/85 Test) and Attachment 1 to this response (which underlies Exhibit 7). These projected incurred claims reflect a 10% margin for MAE. The 10% margin is uniformly applied and does not vary.

6. *Please provide your best estimate of the date when the first letter will be mailed informing policyholders of this premium increase.*

Policyholders will be notified at least 60 days prior to the effective date of their increase.

7. *The Department has recently become concerned that companies are asking for very different increases on subsections of LTC blocks. Allianz is asking for 0% on the 597 PA policies with 2 - 4 Year BPs, 25% on the 484 PA policies with 5 - 8 Year BPs, and 45% on the 286 PA policies with lifetime benefit periods. Please provide justification as to why the requested increases between segments vary so greatly.*

The loss ratios in section 18 of the Act Memo and in Table 4 below demonstrate that larger benefit periods are in need of higher rate increases in order to get to more adequate levels. The requested increases are lower than we could actuarially justify to balance the impact to policyholders.

Table 4
Before and After Increase Lifetime Loss Ratios

Benefit Period	Before Increase	After Increase
Pennsylvania		
2-4 Years	92.5%	92.5%
5-8 Years	112.9%	105.6%
Lifetime	122.4%	108.1%
All	107.0%	101.1%
Nationwide		
2-4 Years	85.3%	85.3%
5-8 Years	109.9%	102.9%
Lifetime	120.1%	106.6%
All	104.8%	98.4%

Additionally, this rate increase is a follow-up to the most recent rate increase approved on November 15, 2021, where the rate increase level approved was less than the nationwide average request from the 2021 filing. The current request is comprised of the remainder of the 2021 requests for each benefit period that was not approved and is consistent with the approach taken in jurisdictions which approved less than the 2021 requests. The 2021 request was in line with our request nationwide on these policy forms. Table 5 below provides the 2021 request, 2021 approval, and current 2023 request.

Table 5
Rate Increase Request and Approval Information

Benefit Period	2021 Request	2021 Approval	2023 Request
2 – 4 Year	20%	20%	0%
5 – 8 Year	45%	20%	25%
Lifetime	65%	20%	45%
Total Average	40%	20%	21%

8. *In PA, Allianz requested a 0% increase for benefit periods of 2 – 4 years, a 25% increase for benefit periods of 5 – 8 years, and a 45% increase for lifetime benefit periods on the 10-P-Q block. Did Allianz seek the same increase in all states?*

As described above, the requested rate level is comprised of the remainder of the 2021 requests in Pennsylvania for each benefit period that was not approved, and is consistent with the approach taken in jurisdictions which approved less than the 2021 requests. The 2021 initial request in Pennsylvania was in line with our request nationwide on this policy form.

9. *Exhibit 5 shows the nationwide increase with a 21% increase. Is 21% the weighted average nationwide increase requested?*

Exhibit 5 reflects nationwide experience restated to the Pennsylvania rate level and the Pennsylvania-specific request. The 21% average in Exhibit 5 is weighted on a Pennsylvania-specific distribution of benefit periods. The current request weighted on a nationwide distribution results in 24%.

10. *Please provide the annualized premium for the 597 PA policies with benefit periods of 2 – 4 years.*
 11. *Please provide the annualized premium for the 484 PA policies with benefit periods of 5 – 8 years.*
 12. *Please provide the annualized premium for the 286 PA policies with lifetime benefit periods.*

Table 6 below provides the number of policies and annualized premium for each of the benefit period splits.

Table 6
Number of Policies and Annualized Premium

Benefit Period	Number of Policies	Annualized Premium
2 – 4 Years	597	\$1,411,482
5 – 8 Years	484	\$1,360,569
Lifetime	286	\$951,567
Total	1,367	\$3,723,618

If you have any questions or if you need additional information to complete your review, please send an email to Scott.Laska@AllianzLife.com.

Sincerely,



Scott Laska, ASA, MAAA
 Assistant Actuary
 Allianz Life Insurance Company of North America

Attachment 1
Allianz Life Insurance Company of North America
Nationwide Experience
Policy Form Series: GPR
As of 12/31/2022

Year	(a) Earned Premiums at Original Rate Level	(b) Additional Earned Premiums From Prior Rate Increases	(c) Additional Earned Premiums From Proposed Rate Increase	(d) Incurred Claims After Proposed Rate Increase	(f) Discount Factor
2003	\$810,503	\$0	\$0	\$0	2.3592
2004	\$15,406,786	\$0	\$0	\$447,442	2.2576
2005	\$36,375,418	\$0	\$0	\$1,117,653	2.1604
2006	\$56,661,652	\$0	\$0	\$5,028,574	2.0674
2007	\$64,846,587	\$0	\$0	\$4,499,966	1.9783
2008	\$65,162,145	\$0	\$0	\$6,872,925	1.8932
2009	\$63,560,630	\$0	\$0	\$7,308,577	1.8116
2010	\$61,836,842	\$0	\$0	\$8,059,165	1.7336
2011	\$60,381,315	\$0	\$0	\$8,653,602	1.6590
2012	\$59,259,462	\$0	\$0	\$13,080,306	1.5875
2013	\$58,171,167	\$6,587	\$0	\$13,336,154	1.5192
2014	\$56,167,424	\$6,015,992	\$0	\$20,369,295	1.4537
2015	\$54,014,213	\$10,802,843	\$0	\$22,247,784	1.3911
2016	\$52,685,201	\$10,537,040	\$0	\$29,121,059	1.3312
2017	\$51,327,880	\$14,583,306	\$0	\$28,683,826	1.2739
2018	\$49,738,431	\$22,217,756	\$0	\$35,420,205	1.2191
2019	\$48,283,629	\$25,151,396	\$0	\$38,774,066	1.1666
2020	\$46,834,227	\$24,548,502	\$0	\$39,835,736	1.1163
2021	\$45,322,426	\$23,893,889	\$0	\$66,040,206	1.0683
2022	\$43,846,498	\$24,936,213	\$0	\$76,817,844	1.0223
2023	\$41,361,996	\$33,580,850	\$784,061	\$63,762,002	0.9782
2024	\$39,921,584	\$33,214,029	\$11,000,547	\$72,570,185	0.9361
2025	\$38,076,728	\$31,826,998	\$14,046,017	\$80,106,274	0.8958
2026	\$36,199,057	\$30,400,470	\$13,468,973	\$89,210,508	0.8572
2027	\$34,295,712	\$28,939,071	\$12,874,496	\$99,085,496	0.8203
2028	\$32,369,141	\$27,443,914	\$12,262,909	\$109,816,803	0.7850
2029	\$30,431,287	\$25,923,811	\$11,637,649	\$120,477,328	0.7512
2030	\$28,487,093	\$24,382,458	\$10,999,995	\$131,054,706	0.7188
2031	\$26,547,560	\$22,828,737	\$10,353,266	\$140,874,330	0.6879
2032	\$24,619,552	\$21,268,558	\$9,699,503	\$150,095,766	0.6583
2033	\$22,719,287	\$19,715,828	\$9,044,181	\$157,782,425	0.6299
2034	\$20,854,876	\$18,178,168	\$8,390,244	\$164,403,691	0.6028
2035	\$19,039,325	\$16,667,480	\$7,742,564	\$169,497,040	0.5768
2036	\$17,280,492	\$15,191,554	\$7,104,357	\$173,556,624	0.5520
2037	\$15,593,749	\$13,764,705	\$6,481,887	\$175,566,188	0.5282
2038	\$13,985,741	\$12,394,082	\$5,878,505	\$176,033,157	0.5055
2039	\$12,466,352	\$11,089,666	\$5,298,968	\$174,491,599	0.4837
2040	\$11,039,793	\$9,856,557	\$4,745,935	\$171,576,790	0.4629
2041	\$9,715,248	\$8,704,262	\$4,224,053	\$166,471,115	0.4429
2042	\$8,493,774	\$7,635,201	\$3,734,867	\$160,109,041	0.4239
2043	\$7,378,372	\$6,653,433	\$3,280,857	\$152,475,706	0.4056
2044	\$6,366,811	\$5,758,258	\$2,862,598	\$144,320,688	0.3882
2045	\$5,459,777	\$4,951,516	\$2,481,911	\$134,953,440	0.3714
2046	\$4,651,582	\$4,229,294	\$2,137,780	\$125,166,543	0.3554
2047	\$3,938,079	\$3,588,945	\$1,829,659	\$115,011,025	0.3401
2048	\$3,312,363	\$3,025,174	\$1,555,649	\$105,102,308	0.3255
2049	\$2,769,935	\$2,534,720	\$1,314,816	\$95,025,089	0.3115
2050	\$2,302,754	\$2,110,950	\$1,104,544	\$85,330,089	0.2981
2051	\$1,903,915	\$1,748,121	\$922,626	\$75,961,050	0.2852
2052	\$1,565,349	\$1,439,304	\$766,180	\$67,349,920	0.2729
2053	\$1,280,863	\$1,179,192	\$633,078	\$59,198,683	0.2612
2054	\$1,043,010	\$961,248	\$520,452	\$51,789,889	0.2499
2055	\$845,567	\$779,981	\$425,873	\$44,987,544	0.2392
2056	\$682,213	\$629,735	\$346,738	\$38,907,856	0.2289
2057	\$548,099	\$506,179	\$281,056	\$33,318,473	0.2190
2058	\$438,280	\$404,860	\$226,692	\$28,390,645	0.2096
2059	\$348,881	\$322,276	\$181,967	\$24,040,023	0.2006
2060	\$276,321	\$255,172	\$145,286	\$20,300,546	0.1919
2061	\$217,874	\$201,069	\$115,432	\$16,977,509	0.1837
2062	\$170,902	\$157,558	\$91,191	\$14,115,718	0.1758
2063	\$133,365	\$122,773	\$71,626	\$11,642,362	0.1682
2064	\$103,469	\$95,070	\$55,896	\$9,574,421	0.1609
2065	\$79,864	\$73,208	\$43,367	\$7,796,848	0.1540
2066	\$61,279	\$56,012	\$33,422	\$6,287,419	0.1474
2067	\$46,738	\$42,576	\$25,585	\$4,998,477	0.1410
2068	\$35,400	\$32,119	\$19,435	\$3,937,383	0.1350
2069	\$26,633	\$24,055	\$14,654	\$3,059,075	0.1291
2070	\$19,882	\$17,867	\$10,957	\$2,354,476	0.1236
2071	\$14,727	\$13,160	\$8,125	\$1,793,442	0.1183
2072+	\$10,813	\$9,604	\$5,970	\$1,360,227	0.1132
Summary of Experience at 4.5%					
	<u>Earned Premium</u>	<u>Earned Premium</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	
Historical (YE2022)	\$1,543,838,793	\$191,234,441	\$0	\$536,153,250	
Projected Future (2023 +)	\$371,596,126	\$316,549,333	\$126,483,227	\$2,170,451,659	
Total Lifetime Anticipated	\$1,915,434,919	\$507,783,774	\$126,483,227	\$2,706,604,909	

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Seriatim Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
1	4/1/2005	59	76	GPR	10-P-Q-PA	2 Years	4% Compound	\$2,163	\$2,163	\$2,163
2	11/22/2005	64	81	GPR	10-P-Q-PA	4 Years	None	\$2,895	\$2,895	\$2,895
3	12/6/2006	61	77	GPR	10-P-Q-PA	4 Years	None	\$1,078	\$1,078	\$1,078
4	10/13/2005	61	78	GPR	10-P-Q-PA(F)	8 Years	5% Compound	\$2,947	\$3,684	\$3,684
5	7/3/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,469	\$5,586	\$5,586
6	1/5/2005	51	68	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,722	\$2,153	\$2,153
7	5/28/2006	49	65	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,087	\$2,609	\$2,609
8	12/12/2006	62	78	GPR	10-P-Q-PA	4 Years	None	\$1,948	\$1,948	\$1,948
9	7/10/2005	60	77	GPR	10-P-Q-PA	2 Years	None	\$688	\$688	\$688
10	12/15/2003	59	78	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,693	\$4,801	\$5,355
11	6/6/2005	61	78	GPR	10-P-Q-PA	5 Years	None	\$1,046	\$1,307	\$1,307
12	6/7/2006	68	84	GPR	10-P-Q-PA	3 Years	3% Compound	\$3,519	\$3,519	\$3,519
13	12/28/2003	59	78	GPR	10-P-Q-PA	8 Years	5% Simple	\$3,054	\$3,817	\$3,817
14	1/11/2006	60	76	GPR	10-P-Q-PA	4 Years	imes 5% Compour	\$2,083	\$2,083	\$2,083
15	12/21/2005	67	84	GPR	10-P-Q-PA	3 Years	None	\$2,039	\$2,039	\$2,039
16	9/20/2005	56	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,817	\$4,962	\$5,534
17	12/15/2004	56	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,844	\$6,055	\$6,055
18	6/7/2005	62	79	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,665	\$4,581	\$4,581
19	7/28/2004	55	73	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,537	\$2,537	\$2,537
20	3/23/2005	59	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,997	\$2,997	\$2,997
21	3/3/2004	64	82	GPR	10-P-Q-PA	3 Years	None	\$1,248	\$1,248	\$1,248
22	10/10/2006	59	75	GPR	10-P-Q-PA	4 Years	4% Compound	\$4,623	\$4,623	\$4,623
23	1/18/2007	52	67	GPR	10-P-Q-PA	8 Years	None	\$891	\$1,114	\$1,114
24	7/7/2006	63	79	GPR	10-P-Q-PA(F)	5 Years	5% Compound	\$3,826	\$4,783	\$4,783
25	12/5/2006	67	83	GPR	10-P-Q-PA	4 Years	5% Simple	\$4,859	\$4,859	\$4,859
26	12/1/2003	62	81	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,204	\$2,204	\$2,204
27	6/15/2006	70	86	GPR	10-P-Q-PA	5 Years	None	\$3,246	\$4,057	\$4,057
28	12/28/2005	59	76	GPR	10-P-Q-PA	8 Years	None	\$1,472	\$1,840	\$1,840
29	10/10/2005	52	69	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,463	\$4,328	\$4,328
30	11/11/2004	64	82	GPR	10-P-Q-PA	3 Years	Times 5% Compo	\$1,952	\$1,952	\$1,952
31	11/7/2003	54	73	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,538	\$3,173	\$3,173
32	1/1/2006	51	67	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,120	\$2,650	\$2,650
33	5/4/2004	66	84	GPR	10-P-Q-PA	4 Years	None	\$1,724	\$1,724	\$1,724
34	12/6/2005	64	81	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,784	\$3,480	\$3,480
35	12/2/2004	51	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,068	\$5,288	\$5,898
36	5/20/2004	53	71	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,559	\$4,448	\$4,448
37	5/28/2006	61	77	GPR	10-P-Q-PA	4 Years	4% Compound	\$4,922	\$4,922	\$4,922
38	8/13/2004	59	77	GPR	10-P-Q-PA	Lifetime	4% Compound	\$4,296	\$5,585	\$6,229
39	7/25/2006	63	79	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,805	\$3,507	\$3,507
40	4/5/2005	58	75	GPR	10-P-Q-PA(F)	3 Years	5% Compound	\$2,289	\$2,289	\$2,289
41	1/9/2004	57	75	GPR	10-P-Q-PA	Lifetime	None	\$767	\$998	\$1,113
42	9/28/2006	65	81	GPR	10-P-Q-PA	3 Years	None	\$2,355	\$2,355	\$2,355
43	4/19/2005	59	76	GPR	10-P-Q-PA	5 Years	None	\$794	\$993	\$993
44	8/8/2006	57	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,457	\$2,457	\$2,457
45	11/6/2004	43	61	GPR	10-P-Q-PA	Lifetime	None	\$454	\$590	\$658
46	8/22/2005	54	71	GPR	10-P-Q-PA	3 Years	None	\$688	\$688	\$688
47	9/12/2005	49	66	GPR	10-P-Q-PA(F)	4 Years	4% Compound	\$1,156	\$1,156	\$1,156
48	5/2/2005	60	77	GPR	10-P-Q-PA	4 Years	4% Compound	\$3,663	\$3,663	\$3,663
49	11/26/2006	62	78	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,597	\$2,597	\$2,597
50	1/14/2005	57	74	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$2,763	\$3,454	\$3,454
51	8/1/2005	53	70	GPR	10-P-Q-PA(F)	3 Years	5% Simple	\$1,649	\$1,649	\$1,649
52	4/21/2005	57	74	GPR	10-P-Q-PA	3 Years	None	\$1,361	\$1,361	\$1,361
53	10/16/2006	57	73	GPR	10-P-Q-PA	Lifetime	4% Compound	\$5,971	\$7,762	\$8,657
54	6/4/2005	67	84	GPR	10-P-Q-PA	3 Years	imes 5% Compour	\$5,377	\$5,377	\$5,377
55	5/15/2006	58	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,025	\$6,720	\$7,425
56	2/24/2004	62	80	GPR	10-P-Q-PA	4 Years	None	\$1,410	\$1,410	\$1,410
57	2/17/2005	69	86	GPR	10-P-Q-PA	3 Years	None	\$1,419	\$1,419	\$1,419
58	5/6/2004	54	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,577	\$7,250	\$8,086
59	3/13/2004	68	86	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,050	\$2,050	\$2,050
60	4/12/2004	63	81	GPR	10-P-Q-PA	Lifetime	None	\$2,544	\$3,307	\$3,689
61	11/8/2004	56	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,215	\$2,215	\$2,215
62	9/27/2004	61	79	GPR	10-P-Q-PA	8 Years	5% Simple	\$2,817	\$3,521	\$3,521
63	11/16/2005	56	73	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,174	\$2,174	\$2,174
64	12/16/2003	50	69	GPR	10-P-Q-PA	3 Years	None	\$1,158	\$1,158	\$1,158
65	5/17/2004	62	80	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,191	\$3,988	\$3,988
66	12/7/2004	57	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,773	\$4,905	\$5,471
67	1/19/2005	61	78	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,548	\$2,548	\$2,548
68	10/28/2006	54	70	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,467	\$4,334	\$4,334
69	12/4/2005	46	63	GPR	10-P-Q-PA	Lifetime	None	\$1,816	\$2,361	\$2,633
70	5/25/2004	68	86	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,577	\$1,577	\$1,577
71	2/23/2006	73	89	GPR	10-P-Q-PA(F)	3 Years	None	\$4,261	\$4,261	\$4,261
72	1/3/2006	63	79	GPR	10-P-Q-PA(F)	4 Years	imes 5% Compour	\$2,343	\$2,343	\$2,343
73	3/28/2005	65	82	GPR	10-P-Q-PA(F)	5 Years	5% Simple	\$1,435	\$1,866	\$2,081
74	3/23/2006	58	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,134	\$3,917	\$3,917
75	4/18/2006	49	65	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,592	\$3,241	\$3,241
76	7/12/2005	51	68	GPR	10-P-Q-PA(F)	4 Years	5% Simple	\$2,123	\$2,123	\$2,123
77	9/27/2004	59	77	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,395	\$1,744	\$1,744
78	2/12/2004	59	77	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,105	\$3,881	\$3,881
79	5/16/2005	63	80	GPR	10-P-Q-PA	Lifetime	5% Compound	\$7,851	\$10,207	\$11,384
80	5/1/2006	47	63	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,363	\$2,954	\$2,954
81	7/10/2006	65	81	GPR	10-P-Q-PA	5 Years	None	\$3,677	\$4,596	\$4,596
82	2/16/2005	66	83	GPR	10-P-Q-PA	5 Years	None	\$2,610	\$3,263	\$3,263
83	7/12/2006	68	84	GPR	10-P-Q-PA	Lifetime	5% Simple	\$7,182	\$9,336	\$10,413
84	10/27/2005	53	70	GPR	10-P-Q-PA(F)	Lifetime	4% Compound	\$1,877	\$2,440	\$2,722
85	12/6/2006	59	75	GPR	10-P-Q-PA(F)	5 Years	5% Compound	\$2,970	\$3,713	\$3,713
86	10/17/2006	72	88	GPR	10-P-Q-PA	3 Years	5% Simple	\$6,809	\$6,809	\$6,809
87	1/19/2005	63	80	GPR	10-P-Q-PA	5 Years	5% Compound	\$6,054	\$7,568	\$8,568
88	2/13/2006	76	92	GPR	10-P-Q-PA	3 Years	None	\$4,490	\$4,490	\$4,490
89	5/2/2005	58	75	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,204	\$2,204	\$2,204
90	5/13/2004	64	82	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,641	\$4,551	\$4,551
91	8/23/2006	60	76	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,766	\$8,795	\$9,809
92	7/26/2006	48	64	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,022	\$3,022	\$3,022
93	10/17/2006	59	75	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,902	\$1,902	\$1,902
94	2/20/2007	68	83	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,605	\$4,687	\$5,227
95	10/6/2004	61	79	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,347	\$2,347	\$2,347
96	1/24/2005	60	77	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,142	\$2,142	\$2,142
97	6/21/2004	58	76	GPR	10-P-Q-PA	Lifetime	None	\$1,049	\$1,364	\$1,521
98	9/18/2005	56	73	GPR	10-P-Q-PA	5 Years	None	\$926	\$1,158	\$1,158
99	6/22/2004	57	75	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,439	\$1,798	\$1,798
100	10/16/2004	47	65	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,069	\$1,337	\$1,337
101	6/16/2004	56	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,345	\$1,345	\$1,345
102	4/9/2004	52	70	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,661	\$3,460	\$3,859
103	2/24/2006	58	74	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,681	\$1,681	\$1,681
104	7/14/2006	57	73	GPR	10-P-Q-PA	Lifetime	None	\$1,432	\$1,862	\$2,076
105	12/9/2004	61	79	GPR	10-P-Q-PA	5 Years	5% Compound	\$8,700	\$10,875	\$10,875
106	6/9/2006	55	71	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,396	\$3,115	\$3,474
107	10/18/2004	67	85	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,601	\$2,601	\$2,601
108	1/9/2006	59	75	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,901	\$2,377	\$2,377
109	5/28/2004	60	78	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,646	\$2,646	\$2,646
110	5/15/2006	75	91	GPR	10-P-Q-PA	3 Years	None	\$2,311	\$2,311	\$2,311
111	10/14/2005	60	77	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,338	\$3,338	\$3,338

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
112	11/15/2006	53	69	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,822	\$2,277	\$2,277
113	9/12/2005	56	73	GPR	10-P-Q-PA(F)	3 Years	imes 5% Compound	\$2,515	\$2,515	\$2,515
114	7/22/2004	32	50	GPR	10-P-Q-PA	3 Years	4% Compound	\$1,655	\$1,655	\$1,655
115	5/24/2004	59	77	GPR	10-P-Q-PA	4 Years	4% Compound	\$1,769	\$1,769	\$1,769
116	4/7/2005	65	82	GPR	10-P-Q-PA	2 Years	5% Simple	\$1,779	\$1,779	\$1,779
117	2/14/2004	56	74	GPR	10-P-Q-PA	3 Years	None	\$883	\$883	\$883
118	9/27/2004	52	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,215	\$5,268	\$5,268
119	10/13/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,239	\$4,049	\$4,049
120	6/18/2004	52	70	GPR	10-P-Q-PA	8 Years	4% Compound	\$2,637	\$3,296	\$3,296
121	4/28/2005	59	76	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,446	\$4,480	\$4,997
122	8/20/2004	69	87	GPR	10-P-Q-PA	Lifetime	None	\$2,741	\$3,563	\$3,974
123	2/12/2004	71	89	GPR	10-P-Q-PA	3 Years	None	\$1,576	\$1,576	\$1,576
124	9/15/2005	57	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,214	\$2,214	\$2,214
125	1/20/2006	47	63	GPR	10-P-Q-PA	3 Years	4% Compound	\$1,957	\$1,957	\$1,957
126	11/22/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,886	\$3,886	\$3,886
127	12/4/2005	53	70	GPR	10-P-Q-PA	Lifetime	None	\$2,184	\$2,839	\$3,166
128	3/8/2004	53	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,303	\$5,378	\$5,378
129	4/11/2005	61	78	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,969	\$3,712	\$3,712
130	2/23/2006	59	75	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,513	\$4,392	\$4,392
131	9/1/2005	64	81	GPR	10-P-Q-PA(F)	5 Years	imes 5% Compound	\$2,821	\$3,526	\$3,526
132	7/19/2005	56	73	GPR	10-P-Q-PA	3 Years	Times 5% Compound	\$1,631	\$1,631	\$1,631
133	6/14/2007	64	79	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,860	\$2,324	\$2,324
134	12/1/2005	57	74	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$3,947	\$3,947	\$3,947
135	1/22/2007	53	68	GPR	10-P-Q-PA	Lifetime	None	\$827	\$1,076	\$1,200
136	7/24/2006	63	79	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,929	\$2,929	\$2,929
137	4/20/2004	67	85	GPR	10-P-Q-PA	3 Years	None	\$1,533	\$1,533	\$1,533
138	1/14/2004	57	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,083	\$3,854	\$3,854
139	5/1/2006	59	75	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,102	\$2,102	\$2,102
140	5/3/2006	53	69	GPR	10-P-Q-PA	3 Years	4% Compound	\$1,973	\$1,973	\$1,973
141	11/28/2005	59	76	GPR	10-P-Q-PA	2 Years	None	\$925	\$925	\$925
142	6/1/2005	53	70	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,167	\$2,817	\$3,142
143	2/24/2005	52	69	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,974	\$3,866	\$4,312
144	8/4/2004	52	70	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,791	\$2,239	\$2,239
145	10/17/2006	56	72	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,589	\$5,736	\$5,736
146	11/17/2003	61	80	GPR	10-P-Q-PA	3 Years	5% Compound	\$7,892	\$7,892	\$7,892
147	5/23/2006	51	67	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,674	\$3,476	\$3,877
148	6/6/2005	64	81	GPR	10-P-Q-PA	5 Years	None	\$1,325	\$1,656	\$1,656
149	11/17/2006	74	93	GPR	10-P-Q-PA	5 Years	5% Simple	\$12,665	\$15,831	\$15,831
150	1/8/2005	56	73	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,506	\$3,132	\$3,132
151	3/9/2006	34	50	GPR	10-P-Q-PA	4 Years	5% Compound	\$1,895	\$1,895	\$1,895
152	12/6/2004	60	78	GPR	10-P-Q-PA	3 Years	None	\$1,130	\$1,130	\$1,130
153	6/21/2006	52	68	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,852	\$3,565	\$3,565
154	8/6/2004	56	74	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,830	\$1,830	\$1,830
155	4/19/2006	55	71	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,781	\$1,781	\$1,781
156	3/5/2004	55	73	GPR	10-P-Q-PA	4 Years	None	\$934	\$934	\$934
157	4/6/2004	62	80	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,640	\$1,640	\$1,640
158	12/26/2005	57	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,774	\$2,774	\$2,774
159	5/20/2005	60	77	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,492	\$5,839	\$6,512
160	5/17/2004	63	81	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,376	\$4,220	\$4,220
161	2/1/2006	49	65	GPR	10-P-Q-PA(F)	5 Years	4% Compound	\$3,766	\$4,707	\$4,707
162	8/10/2004	60	78	GPR	10-P-Q-PA	Lifetime	None	\$1,624	\$2,111	\$2,354
163	11/15/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Simple	\$4,208	\$5,260	\$5,260
164	5/11/2004	48	66	GPR	10-P-Q-PA	Lifetime	3% Compound	\$1,644	\$2,137	\$2,383
165	5/11/2004	40	58	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,417	\$1,842	\$2,054
166	2/24/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Simple	\$928	\$928	\$928
167	2/1/2004	55	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,203	\$4,164	\$4,644
168	6/22/2005	59	76	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,759	\$3,449	\$3,449
169	11/5/2004	54	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,813	\$6,257	\$6,979
170	4/19/2005	57	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,423	\$4,279	\$4,279
171	10/1/2005	57	74	GPR	10-P-Q-PA	4 Years	None	\$1,182	\$1,182	\$1,182
172	10/26/2004	67	85	GPR	10-P-Q-PA	3 Years	5% Simple	\$4,361	\$4,361	\$4,361
173	11/3/2006	54	70	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,815	\$3,815	\$3,815
174	1/18/2006	53	69	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,732	\$2,165	\$2,165
175	6/26/2006	78	94	GPR	10-P-Q-PA	4 Years	5% Simple	\$8,545	\$8,545	\$8,545
176	12/1/2004	56	74	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,126	\$3,907	\$3,907
177	12/28/2006	68	84	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$17,954	\$23,341	\$26,032
178	8/19/2005	62	79	GPR	10-P-Q-PA	3 Years	None	\$755	\$755	\$755
179	12/28/2004	56	74	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,268	\$2,268	\$2,268
180	2/7/2005	53	70	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,345	\$4,181	\$4,181
181	8/3/2005	63	80	GPR	10-P-Q-PA	4 Years	imes 5% Compound	\$2,619	\$2,619	\$2,619
182	5/17/2004	71	89	GPR	10-P-Q-PA	4 Years	5% Simple	\$5,092	\$5,092	\$5,092
183	11/16/2005	58	75	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,997	\$1,997	\$1,997
184	4/28/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,389	\$1,389	\$1,389
185	12/26/2005	54	71	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,581	\$2,581	\$2,581
186	1/25/2006	61	77	GPR	10-P-Q-PA(F)	3 Years	4% Compound	\$1,292	\$1,292	\$1,292
187	3/17/2006	59	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,166	\$4,115	\$4,590
188	1/15/2005	57	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,147	\$2,147	\$2,147
189	4/26/2006	48	64	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$3,879	\$3,879	\$3,879
190	5/19/2006	57	73	GPR	10-P-Q-PA	3 Years	imes 5% Compound	\$1,642	\$1,642	\$1,642
191	8/3/2004	62	80	GPR	10-P-Q-PA	5 Years	None	\$1,962	\$2,453	\$2,453
192	5/16/2006	59	75	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,512	\$3,141	\$3,141
193	3/11/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,731	\$1,731	\$1,731
194	2/8/2005	51	68	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,699	\$1,699	\$1,699
195	10/10/2005	62	79	GPR	10-P-Q-PA(F)	2 Years	None	\$1,269	\$1,269	\$1,269
196	8/22/2005	53	70	GPR	10-P-Q-PA	3 Years	None	\$546	\$546	\$546
197	4/11/2005	60	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,838	\$3,548	\$3,548
198	5/17/2005	55	72	GPR	10-P-Q-PA	Lifetime	5% Simple	\$4,157	\$5,403	\$6,027
199	5/11/2005	50	67	GPR	10-P-Q-PA	2 Years	5% Compound	\$1,328	\$1,328	\$1,328
200	11/14/2004	66	84	GPR	10-P-Q-PA	4 Years	5% Simple	\$4,280	\$4,280	\$4,280
201	10/28/2005	62	79	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,091	\$3,864	\$3,864
202	12/9/2004	44	62	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,156	\$4,102	\$4,576
203	11/22/2006	47	63	GPR	10-P-Q-PA	Lifetime	imes 5% Compound	\$2,040	\$2,652	\$2,958
204	10/1/2004	59	77	GPR	10-P-Q-PA	Lifetime	3% Compound	\$6,174	\$8,027	\$8,952
205	9/1/2005	62	79	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,243	\$3,243	\$3,243
206	1/28/2004	60	78	GPR	10-P-Q-PA	4 Years	None	\$1,798	\$1,798	\$1,798
207	2/13/2005	56	73	GPR	10-P-Q-PA	4 Years	None	\$486	\$486	\$486
208	12/19/2005	56	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,879	\$1,879	\$1,879
209	1/22/2005	44	61	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,163	\$4,112	\$4,586
210	2/9/2006	59	75	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,527	\$1,527	\$1,527
211	9/12/2005	47	64	GPR	10-P-Q-PA(F)	4 Years	4% Compound	\$1,108	\$1,108	\$1,108
212	4/5/2005	54	71	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,364	\$2,955	\$2,955
213	12/28/2005	57	74	GPR	10-P-Q-PA	8 Years	None	\$1,290	\$1,613	\$1,613
214	1/22/2006	59	75	GPR	10-P-Q-PA	Lifetime	None	\$908	\$1,180	\$1,316
215	11/12/2004	62	80	GPR	10-P-Q-PA	3 Years	None	\$1,104	\$1,104	\$1,104
216	11/10/2003	48	67	GPR	10-P-Q-PA	Lifetime	3% Compound	\$1,125	\$1,462	\$1,631
217	5/28/2006	59	75	GPR	10-P-Q-PA	Lifetime	None	\$763	\$991	\$1,106
218	12/12/2006	50	66	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,102	\$2,628	\$2,628
219	8/19/2005	56	73	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,337	\$4,338	\$4,838
220	2/27/2006	64	80	GPR	10-P-Q-PA	3 Years	None	\$1,306	\$1,306	\$1,306
221	1/27/2004	66	84	GPR	10-P-Q-PA	2 Years	5% Simple	\$2,202	\$2,202	\$2,202
222	9/23/2006	61	77	GPR	10-P-Q-PA	2 Years	None	\$997	\$997	\$997

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
223	11/11/2005	63	80	GPR	10-P-Q-PA(F)	2 Years	5% Simple	\$2,861	\$2,861	\$2,861
224	3/8/2005	63	80	GPR	10-P-Q-PA	4 Years	None	\$1,385	\$1,385	\$1,385
225	11/11/2005	57	74	GPR	10-P-Q-PA	8 Years	5% Simple	\$2,790	\$3,488	\$3,488
226	5/25/2004	66	84	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,839	\$4,991	\$5,566
227	9/12/2006	47	63	GPR	10-P-Q-PA(F)	Lifetime	None	\$1,086	\$1,411	\$1,574
228	9/21/2006	65	81	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,653	\$5,816	\$5,816
229	5/17/2005	61	78	GPR	10-P-Q-PA	3 Years	None	\$720	\$720	\$720
230	2/22/2006	61	77	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$2,439	\$3,170	\$3,536
231	12/1/2003	60	79	GPR	10-P-Q-PA	8 Years	3% Compound	\$3,631	\$4,539	\$4,539
232	6/14/2004	62	80	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,746	\$3,746	\$3,746
233	10/10/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,110	\$5,138	\$5,138
234	12/14/2003	56	75	GPR	10-P-Q-PA	8 Years	4% Compound	\$1,735	\$2,169	\$2,169
235	3/27/2006	64	80	GPR	10-P-Q-PA	5 Years	None	\$1,166	\$1,458	\$1,458
236	6/23/2006	60	76	GPR	10-P-Q-PA	Lifetime	5% Simple	\$5,758	\$7,486	\$8,349
237	12/18/2006	58	74	GPR	10-P-Q-PA(F)	4 Years	imes 5% Compour	\$3,224	\$3,224	\$3,224
238	1/12/2006	61	77	GPR	10-P-Q-PA(F)	5 Years	5% Compound	\$4,174	\$5,217	\$5,217
239	5/18/2006	60	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,504	\$4,380	\$4,380
240	5/10/2006	60	76	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,260	\$2,825	\$2,825
241	6/3/2006	63	79	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$6,625	\$8,612	\$9,605
242	12/6/2006	59	75	GPR	10-P-Q-PA(F)	3 Years	5% Compound	\$4,248	\$4,248	\$4,248
243	11/16/2004	55	73	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,108	\$2,108	\$2,108
244	6/19/2005	62	79	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,326	\$6,934	\$7,723
245	12/7/2004	54	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,985	\$3,881	\$4,328
246	5/1/2004	61	79	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,418	\$2,418	\$2,418
247	1/24/2005	63	80	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,089	\$3,089	\$3,089
248	5/14/2006	64	80	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,026	\$2,026	\$2,026
249	9/1/2005	66	83	GPR	10-P-Q-PA(F)	5 Years	imes 5% Compour	\$3,990	\$4,988	\$4,988
250	11/28/2006	48	64	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,089	\$1,089	\$1,089
251	8/28/2006	51	67	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,744	\$3,744	\$3,744
252	3/18/2004	59	77	GPR	10-P-Q-PA	Lifetime	4% Compound	\$2,976	\$3,869	\$4,315
253	3/27/2006	58	74	GPR	10-P-Q-PA	Lifetime	None	\$1,114	\$1,448	\$1,615
254	11/19/2003	48	67	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,168	\$2,168	\$2,168
255	2/5/2007	53	68	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,252	\$2,252	\$2,252
256	3/22/2005	59	76	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$1,368	\$1,710	\$1,710
257	1/22/2005	67	84	GPR	10-P-Q-PA	8 Years	None	\$2,008	\$2,511	\$2,511
258	1/20/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,934	\$3,934	\$3,934
259	7/19/2006	54	70	GPR	10-P-Q-PA	2 Years	3% Compound	\$2,642	\$2,642	\$2,642
260	8/16/2006	51	67	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,435	\$3,105	\$3,530
261	8/23/2004	64	82	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,728	\$3,728	\$3,728
262	11/28/2005	51	68	GPR	10-P-Q-PA	2 Years	3% Compound	\$1,189	\$1,189	\$1,189
263	5/2/2006	51	67	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,275	\$4,094	\$4,094
264	4/1/2005	53	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,106	\$2,632	\$2,632
265	12/23/2003	64	83	GPR	10-P-Q-PA	Lifetime	None	\$2,297	\$2,986	\$3,331
266	5/1/2006	62	78	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$3,597	\$3,597	\$3,597
267	5/25/2004	45	63	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,969	\$3,711	\$3,711
268	10/21/2005	57	74	GPR	10-P-Q-PA	3 Years	None	\$1,008	\$1,008	\$1,008
269	11/21/2003	64	83	GPR	10-P-Q-PA	3 Years	None	\$871	\$871	\$871
270	7/28/2005	58	75	GPR	10-P-Q-PA(F)	4 Years	3% Compound	\$4,890	\$4,890	\$4,890
271	4/6/2004	59	77	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,016	\$1,016	\$1,016
272	6/21/2004	62	80	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$2,617	\$3,272	\$3,272
273	6/15/2005	57	74	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,246	\$2,807	\$2,807
274	6/17/2005	48	65	GPR	10-P-Q-PA	Lifetime	3% Compound	\$1,129	\$1,468	\$1,637
275	7/8/2004	58	76	GPR	10-P-Q-PA	3 Years	None	\$1,270	\$1,270	\$1,270
276	11/6/2003	67	86	GPR	10-P-Q-PA	3 Years	5% Simple	\$4,737	\$4,737	\$4,737
277	7/25/2006	57	73	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,597	\$3,246	\$3,246
278	12/20/2004	55	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$1,950	\$1,950	\$1,950
279	4/9/2006	47	63	GPR	10-P-Q-PA	8 Years	None	\$2,613	\$3,266	\$3,266
280	10/11/2005	57	74	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,468	\$1,835	\$1,835
281	5/17/2005	59	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,790	\$4,738	\$4,738
282	5/7/2005	59	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$5,489	\$6,861	\$6,861
283	7/28/2005	59	76	GPR	10-P-Q-PA(F)	5 Years	5% Simple	\$4,515	\$5,643	\$5,643
284	9/23/2004	48	66	GPR	10-P-Q-PA	5 Years	None	\$578	\$723	\$723
285	11/4/2003	60	79	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,782	\$3,616	\$4,033
286	3/8/2004	67	85	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,344	\$3,344	\$3,344
287	8/1/2004	54	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,060	\$7,878	\$8,786
288	6/15/2004	68	86	GPR	10-P-Q-PA	5 Years	None	\$1,542	\$1,928	\$1,928
289	7/12/2006	66	82	GPR	10-P-Q-PA	Lifetime	5% Simple	\$9,669	\$12,569	\$14,018
290	4/28/2004	62	80	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,851	\$2,313	\$2,313
291	6/20/2006	49	65	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,057	\$3,057	\$3,057
292	1/13/2005	70	87	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,610	\$3,610	\$3,610
293	11/10/2003	49	68	GPR	10-P-Q-PA	Lifetime	3% Compound	\$1,160	\$1,508	\$1,682
294	2/19/2004	62	80	GPR	10-P-Q-PA	5 Years	None	\$783	\$979	\$979
295	1/3/2006	55	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,265	\$4,081	\$4,081
296	5/12/2005	63	80	GPR	10-P-Q-PA	5 Years	5% Simple	\$4,012	\$5,015	\$5,015
297	11/5/2006	45	61	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,047	\$3,962	\$4,419
298	4/4/2006	67	83	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,064	\$2,064	\$2,064
299	8/24/2004	54	72	GPR	10-P-Q-PA	5 Years	None	\$730	\$912	\$912
300	5/1/2006	62	78	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,026	\$3,026	\$3,026
301	12/9/2003	61	80	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,453	\$3,066	\$3,066
302	4/11/2006	51	67	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$1,812	\$2,356	\$2,627
303	1/19/2007	76	91	GPR	10-P-Q-PA	2 Years	None	\$2,831	\$2,831	\$2,831
304	3/23/2006	59	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,260	\$2,938	\$3,277
305	3/27/2004	63	81	GPR	10-P-Q-PA	5 Years	None	\$2,469	\$3,087	\$3,087
306	5/28/2004	71	89	GPR	10-P-Q-PA	Lifetime	Times 5% Compo	\$6,221	\$8,087	\$9,020
307	12/19/2006	57	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$4,956	\$4,956	\$4,956
308	1/6/2006	76	92	GPR	10-P-Q-PA	3 Years	None	\$4,175	\$4,175	\$4,175
309	2/16/2004	61	79	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,321	\$1,321	\$1,321
310	5/21/2005	51	68	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$873	\$873	\$873
311	8/25/2006	54	70	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,723	\$2,154	\$2,154
312	12/22/2006	54	70	GPR	10-P-Q-PA	Lifetime	None	\$685	\$891	\$994
313	7/26/2005	60	77	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,495	\$2,495	\$2,495
314	6/1/2005	67	84	GPR	10-P-Q-PA	3 Years	None	\$2,029	\$2,029	\$2,029
315	12/1/2004	61	79	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,592	\$2,592	\$2,592
316	10/11/2004	57	75	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,973	\$4,967	\$4,967
317	6/15/2005	47	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,254	\$2,818	\$2,818
318	10/11/2006	51	67	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,769	\$6,200	\$6,915
319	8/2/2006	52	68	GPR	10-P-Q-PA	5 Years	imes 5% Compour	\$2,093	\$2,616	\$2,616
320	11/2/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,324	\$5,406	\$5,406
321	9/1/2006	58	74	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,079	\$2,599	\$2,599
322	11/2/2006	47	63	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,942	\$5,125	\$5,716
323	9/20/2006	54	70	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,737	\$1,737	\$1,737
324	5/17/2004	60	78	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,683	\$3,354	\$3,354
325	4/27/2004	63	81	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,187	\$2,844	\$3,171
326	12/3/2004	67	85	GPR	10-P-Q-PA	3 Years	None	\$3,007	\$3,007	\$3,007
327	11/26/2006	70	86	GPR	10-P-Q-PA	5 Years	5% Simple	\$6,342	\$7,927	\$8,927
328	12/8/2006	57	73	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,961	\$3,701	\$3,701
329	7/1/2004	54	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,989	\$5,186	\$5,783
330	6/24/2005	56	73	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,512	\$3,266	\$3,642
331	7/3/2006	57	73	GPR	10-P-Q-PA	3 Years	4% Compound	\$1,924	\$1,924	\$1,924
332	2/12/2007	57	72	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,632	\$3,290	\$3,290
333	6/14/2007	64	79	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,550	\$1,937	\$1,937

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
334	11/12/2003	62	81	GPR	10-P-Q-PA	Lifetime	None	\$1,472	\$1,913	\$2,134
335	7/7/2005	56	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,148	\$3,148	\$3,148
336	3/17/2006	57	73	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$1,858	\$2,322	\$2,322
337	11/9/2005	71	88	GPR	10-P-Q-PA	3 Years	3% Compound	\$5,291	\$5,291	\$5,291
338	4/26/2005	55	72	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,596	\$1,596	\$1,596
339	5/12/2005	51	68	GPR	10-P-Q-PA	8 Years	4% Compound	\$3,189	\$3,986	\$3,986
340	4/17/2004	57	75	GPR	10-P-Q-PA	4 Years	None	\$941	\$941	\$941
341	2/1/2006	49	65	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,198	\$2,748	\$2,748
342	10/28/2005	61	78	GPR	10-P-Q-PA	4 Years	None	\$985	\$985	\$985
343	1/23/2004	69	87	GPR	10-P-Q-PA	Lifetime	5% Simple	\$6,173	\$8,024	\$8,950
344	1/16/2006	58	74	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,563	\$2,563	\$2,563
345	8/16/2004	57	75	GPR	10-P-Q-PA	2 Years	5% Simple	\$1,954	\$1,954	\$1,954
346	5/19/2006	59	75	GPR	10-P-Q-PA	3 Years	imes 5% Compound	\$1,900	\$1,900	\$1,900
347	12/22/2003	62	81	GPR	10-P-Q-PA	5 Years	None	\$2,398	\$2,997	\$2,997
348	9/4/2004	52	70	GPR	10-P-Q-PA	8 Years	3% Compound	\$3,433	\$4,292	\$4,292
349	5/28/2006	59	75	GPR	10-P-Q-PA	Lifetime	None	\$648	\$843	\$940
350	2/20/2006	64	80	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,262	\$5,541	\$6,179
351	4/11/2006	55	71	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$2,852	\$3,708	\$4,135
352	11/17/2005	71	88	GPR	10-P-Q-PA	Lifetime	5% Compound	\$10,453	\$13,589	\$15,156
353	2/13/2004	60	78	GPR	10-P-Q-PA	4 Years	None	\$1,316	\$1,316	\$1,316
354	6/12/2005	56	73	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,337	\$1,337	\$1,337
355	12/28/2004	54	72	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,149	\$2,149	\$2,149
356	5/22/2006	55	71	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,985	\$3,881	\$4,329
357	6/18/2004	53	71	GPR	10-P-Q-PA	Lifetime	3% Compound	\$1,737	\$2,258	\$2,519
358	7/12/2004	59	77	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,582	\$5,957	\$6,644
359	1/10/2005	61	78	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,737	\$1,737	\$1,737
360	4/27/2006	59	75	GPR	10-P-Q-PA	5 Years	None	\$713	\$891	\$891
361	6/1/2004	44	62	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,307	\$1,634	\$1,634
362	9/20/2005	52	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,975	\$3,868	\$4,314
363	9/16/2005	59	76	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$2,814	\$2,814	\$2,814
364	1/8/2007	62	77	GPR	10-P-Q-PA	5 Years	None	\$2,368	\$2,960	\$2,960
365	6/4/2004	66	84	GPR	10-P-Q-PA	5 Years	Times 5% Compound	\$3,152	\$3,939	\$3,939
366	10/27/2005	56	73	GPR	10-P-Q-PA	3 Years	5% Simple	\$974	\$974	\$974
367	10/25/2005	62	79	GPR	10-P-Q-PA	4 Years	None	\$1,089	\$1,089	\$1,089
368	3/18/2006	71	87	GPR	10-P-Q-PA	4 Years	None	\$3,103	\$3,103	\$3,103
369	12/7/2005	48	65	GPR	10-P-Q-PA	3 Years	None	\$500	\$500	\$500
370	5/1/2006	61	77	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$2,413	\$2,413	\$2,413
371	10/26/2006	60	76	GPR	10-P-Q-PA	3 Years	None	\$537	\$537	\$537
372	8/17/2004	67	85	GPR	10-P-Q-PA	5 Years	Times 5% Compound	\$4,619	\$5,774	\$5,774
373	10/26/2006	62	78	GPR	10-P-Q-PA	3 Years	None	\$716	\$716	\$716
374	12/28/2006	61	77	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$9,537	\$12,398	\$13,827
375	2/16/2005	66	83	GPR	10-P-Q-PA	5 Years	None	\$2,610	\$3,263	\$3,263
376	1/16/2006	60	76	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,046	\$2,046	\$2,046
377	7/21/2004	51	69	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,289	\$2,976	\$3,319
378	2/20/2005	69	86	GPR	10-P-Q-PA	4 Years	None	\$2,555	\$2,555	\$2,555
379	8/3/2006	63	79	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,555	\$1,555	\$1,555
380	8/19/2004	55	73	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,174	\$3,967	\$3,967
381	9/27/2005	79	96	GPR	10-P-Q-PA	8 Years	5% Simple	\$7,360	\$9,200	\$9,200
382	2/1/2004	60	78	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,106	\$3,883	\$3,883
383	7/19/2005	59	76	GPR	10-P-Q-PA(F)	5 Years	5% Simple	\$1,921	\$2,401	\$2,401
384	2/8/2005	58	75	GPR	10-P-Q-PA	3 Years	4% Compound	\$3,806	\$3,806	\$3,806
385	4/28/2006	70	86	GPR	10-P-Q-PA	5 Years	5% Compound	\$11,336	\$14,170	\$14,170
386	12/18/2006	41	57	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,125	\$2,125	\$2,125
387	3/6/2004	60	78	GPR	10-P-Q-PA	2 Years	5% Simple	\$2,531	\$2,531	\$2,531
388	5/4/2005	57	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,336	\$6,336	\$6,336
389	4/18/2005	55	72	GPR	10-P-Q-PA	Lifetime	None	\$895	\$1,163	\$1,297
390	10/3/2004	53	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,559	\$3,198	\$3,198
391	9/4/2005	52	69	GPR	10-P-Q-PA(F)	3 Years	5% Simple	\$1,323	\$1,323	\$1,323
392	8/21/2004	61	79	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,815	\$1,815	\$1,815
393	6/1/2006	51	67	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,091	\$2,091	\$2,091
394	1/4/2005	57	74	GPR	10-P-Q-PA	5 Years	Times 5% Compound	\$1,666	\$2,082	\$2,082
395	10/17/2006	59	75	GPR	10-P-Q-PA	4 Years	3% Compound	\$3,871	\$3,871	\$3,871
396	2/14/2005	65	82	GPR	10-P-Q-PA	3 Years	None	\$1,140	\$1,140	\$1,140
397	7/27/2004	59	77	GPR	10-P-Q-PA	2 Years	None	\$626	\$626	\$626
398	7/12/2004	58	76	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,120	\$6,656	\$7,423
399	3/2/2006	60	76	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,973	\$1,973	\$1,973
400	11/12/2006	60	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,820	\$3,525	\$3,525
401	10/16/2004	58	76	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,154	\$2,154	\$2,154
402	1/13/2005	63	80	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,086	\$3,858	\$3,858
403	8/1/2006	66	82	GPR	10-P-Q-PA	5 Years	imes 5% Compound	\$5,650	\$7,062	\$7,062
404	8/18/2006	56	72	GPR	10-P-Q-PA	5 Years	5% Compound	\$5,013	\$6,267	\$6,267
405	3/11/2005	64	81	GPR	10-P-Q-PA	3 Years	5% Compound	\$4,027	\$4,027	\$4,027
406	1/18/2007	50	65	GPR	10-P-Q-PA	8 Years	None	\$728	\$910	\$910
407	6/23/2005	68	85	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,879	\$2,879	\$2,879
408	11/12/2006	60	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,820	\$3,525	\$3,525
409	3/13/2006	54	70	GPR	10-P-Q-PA	5 Years	imes 5% Compound	\$1,981	\$2,476	\$2,476
410	8/2/2004	53	71	GPR	10-P-Q-PA	Lifetime	None	\$1,002	\$1,303	\$1,453
411	7/21/2004	68	86	GPR	10-P-Q-PA	3 Years	None	\$2,620	\$2,620	\$2,620
412	8/5/2005	51	68	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$1,573	\$1,573	\$1,573
413	12/15/2005	72	89	GPR	10-P-Q-PA	4 Years	imes 5% Compound	\$10,581	\$10,581	\$10,581
414	8/28/2006	61	77	GPR	10-P-Q-PA(F)	4 Years	None	\$1,497	\$1,497	\$1,497
415	5/9/2006	60	76	GPR	10-P-Q-PA(F)	3 Years	None	\$911	\$911	\$911
416	7/20/2006	57	73	GPR	10-P-Q-PA	5 Years	None	\$1,731	\$2,164	\$2,164
417	1/9/2004	54	72	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,555	\$1,555	\$1,555
418	9/13/2006	47	63	GPR	10-P-Q-PA	8 Years	4% Compound	\$4,025	\$5,031	\$5,031
419	3/13/2006	48	64	GPR	10-P-Q-PA	3 Years	None	\$484	\$484	\$484
420	6/15/2005	63	80	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,427	\$3,427	\$3,427
421	4/27/2004	57	75	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,184	\$2,839	\$3,167
422	11/5/2004	55	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,180	\$5,434	\$6,067
423	10/26/2004	50	68	GPR	10-P-Q-PA	5 Years	5% Compound	\$1,813	\$2,266	\$2,266
424	10/18/2006	45	61	GPR	10-P-Q-PA	2 Years	5% Compound	\$2,864	\$2,864	\$2,864
425	11/2/2006	56	72	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,525	\$1,525	\$1,525
426	2/1/2005	63	80	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,288	\$3,288	\$3,288
427	3/27/2006	56	72	GPR	10-P-Q-PA	Lifetime	None	\$993	\$1,291	\$1,440
428	1/24/2007	54	69	GPR	10-P-Q-PA	2 Years	5% Simple	\$1,025	\$1,025	\$1,025
429	2/18/2006	67	83	GPR	10-P-Q-PA	4 Years	3% Compound	\$3,489	\$3,489	\$3,489
430	8/10/2004	55	73	GPR	10-P-Q-PA	2 Years	None	\$1,622	\$1,622	\$1,622
431	1/27/2006	54	70	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,629	\$2,036	\$2,036
432	3/15/2006	67	83	GPR	10-P-Q-PA	5 Years	5% Compound	\$5,244	\$6,555	\$6,555
433	11/8/2006	59	75	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,613	\$2,613	\$2,613
434	10/11/2004	58	76	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,550	\$5,915	\$6,597
435	12/8/2005	49	66	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,334	\$3,334	\$3,334
436	4/6/2004	60	78	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,169	\$1,169	\$1,169
437	12/23/2003	60	79	GPR	10-P-Q-PA	Lifetime	None	\$1,696	\$2,204	\$2,458
438	9/19/2006	48	64	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,164	\$2,164	\$2,164
439	8/1/2004	58	76	GPR	10-P-Q-PA	5 Years	Times 5% Compound	\$3,214	\$4,017	\$4,017
440	3/2/2006	63	79	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,707	\$3,384	\$3,384
441	12/25/2005	60	77	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$2,752	\$3,578	\$3,990
442	12/6/2003	47	66	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,202	\$2,752	\$2,752
443	2/2/2007	59	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,089	\$3,861	\$3,861
444	6/22/2004	53	71	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,497	\$1,871	\$1,871

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
445	1/12/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,290	\$4,112	\$4,112
446	2/9/2006	57	73	GPR	10-P-Q-PA	4 Years	None	\$1,182	\$1,182	\$1,182
447	11/19/2003	58	77	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,771	\$2,771	\$2,771
448	12/2/2006	54	70	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,655	\$2,655	\$2,655
449	12/20/2006	59	75	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,695	\$4,803	\$5,357
450	5/21/2005	52	69	GPR	10-P-Q-PA(F)	2 Years	3% Compound	\$685	\$685	\$685
451	10/24/2006	63	79	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,732	\$2,732	\$2,732
452	8/23/2006	60	76	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,766	\$8,795	\$9,809
453	7/28/2005	58	75	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,550	\$3,315	\$3,697
454	4/13/2006	59	75	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,207	\$2,869	\$3,200
455	8/17/2005	59	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,208	\$2,760	\$2,760
456	8/20/2004	65	83	GPR	10-P-Q-PA	2 Years	5% Simple	\$3,251	\$3,251	\$3,251
457	9/1/2004	60	78	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,896	\$3,765	\$4,199
458	12/8/2003	49	68	GPR	10-P-Q-PA	3 Years	None	\$1,127	\$1,127	\$1,127
459	6/6/2006	55	71	GPR	10-P-Q-PA(F)	5 Years	5% Simple	\$1,857	\$2,321	\$2,321
460	8/3/2004	62	80	GPR	10-P-Q-PA	5 Years	None	\$2,944	\$3,680	\$3,680
461	5/5/2005	62	79	GPR	10-P-Q-PA(F)	4 Years	None	\$2,149	\$2,149	\$2,149
462	11/10/2005	52	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,422	\$3,148	\$3,511
463	11/5/2006	59	75	GPR	10-P-Q-PA	Lifetime	None	\$1,623	\$2,110	\$2,353
464	7/12/2004	53	71	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,636	\$3,636	\$3,636
465	2/9/2006	54	70	GPR	10-P-Q-PA	4 Years	None	\$1,029	\$1,029	\$1,029
466	3/18/2004	59	77	GPR	10-P-Q-PA	Lifetime	4% Compound	\$2,530	\$3,289	\$3,668
467	6/10/2005	64	81	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,261	\$2,261	\$2,261
468	3/23/2004	56	74	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,458	\$1,458	\$1,458
469	2/1/2005	57	74	GPR	10-P-Q-PA	Lifetime	None	\$983	\$1,278	\$1,425
470	6/22/2004	66	84	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,862	\$3,862	\$3,862
471	5/1/2006	48	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,383	\$2,978	\$2,978
472	3/21/2005	62	79	GPR	10-P-Q-PA	8 Years	None	\$2,479	\$3,098	\$3,098
473	11/15/2006	50	66	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,542	\$3,177	\$3,177
474	5/18/2006	59	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,664	\$5,831	\$5,831
475	7/4/2005	58	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,179	\$4,133	\$4,609
476	4/28/2006	64	80	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,725	\$2,156	\$2,156
477	5/17/2006	60	76	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,425	\$2,425	\$2,425
478	3/2/2006	57	73	GPR	10-P-Q-PA	Lifetime	None	\$1,462	\$1,901	\$2,120
479	7/6/2006	67	83	GPR	10-P-Q-PA	8 Years	None	\$5,221	\$6,526	\$6,526
480	5/14/2004	63	81	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,934	\$5,114	\$5,704
481	12/18/2003	64	83	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,188	\$3,985	\$3,985
482	8/17/2004	64	83	GPR	10-P-Q-PA	5 Years	5% Compound	\$5,223	\$6,529	\$6,529
483	4/22/2005	70	86	GPR	10-P-Q-PA	3 Years	None	\$1,467	\$1,467	\$1,467
484	7/18/2005	60	77	GPR	10-P-Q-PA	8 Years	5% Compound	\$11,838	\$14,798	\$14,798
485	10/21/2005	63	80	GPR	10-P-Q-PA	4 Years	None	\$1,304	\$1,304	\$1,304
486	12/19/2006	52	68	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,250	\$2,813	\$2,813
487	5/12/2006	57	73	GPR	10-P-Q-PA	8 Years	None	\$1,410	\$1,763	\$1,763
488	2/7/2004	51	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,539	\$3,301	\$3,682
489	4/9/2004	52	70	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,131	\$4,070	\$4,539
490	7/5/2006	62	78	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,364	\$2,364	\$2,364
491	1/11/2005	55	72	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,252	\$2,252	\$2,252
492	6/8/2004	57	75	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,915	\$2,394	\$2,394
493	6/8/2004	57	75	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,628	\$2,035	\$2,035
494	11/25/2005	61	78	GPR	10-P-Q-PA(F)	8 Years	4% Compound	\$3,772	\$4,715	\$4,715
495	10/11/2005	37	54	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$1,983	\$1,983	\$1,983
496	2/18/2005	60	77	GPR	10-P-Q-PA	4 Years	None	\$1,127	\$1,127	\$1,127
497	6/14/2006	53	69	GPR	10-P-Q-PA	5 Years	5% Compound	\$1,629	\$2,037	\$2,037
498	5/7/2004	61	79	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,408	\$1,408	\$1,408
499	2/9/2004	66	84	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,069	\$2,069	\$2,069
500	9/27/2004	61	79	GPR	10-P-Q-PA	5 Years	None	\$2,553	\$3,192	\$3,192
501	7/13/2004	62	80	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,888	\$2,888	\$2,888
502	7/19/2005	71	88	GPR	10-P-Q-PA	3 Years	imes 5% Compound	\$4,418	\$4,418	\$4,418
503	4/1/2004	63	81	GPR	10-P-Q-PA	3 Years	None	\$737	\$737	\$737
504	5/17/2004	63	81	GPR	10-P-Q-PA	4 Years	None	\$1,300	\$1,300	\$1,300
505	10/17/2003	49	68	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,820	\$7,566	\$8,438
506	11/10/2005	57	74	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,241	\$2,802	\$2,802
507	2/13/2005	54	71	GPR	10-P-Q-PA	4 Years	None	\$440	\$440	\$440
508	12/5/2006	64	80	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,486	\$5,832	\$6,505
509	2/16/2005	58	75	GPR	10-P-Q-PA	5 Years	None	\$752	\$940	\$940
510	4/28/2005	52	69	GPR	10-P-Q-PA	2 Years	3% Compound	\$1,669	\$1,669	\$1,669
511	10/19/2005	48	65	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,591	\$5,739	\$5,739
512	6/20/2006	69	85	GPR	10-P-Q-PA	4 Years	None	\$1,215	\$1,215	\$1,215
513	4/1/2006	55	71	GPR	10-P-Q-PA	Lifetime	None	\$1,431	\$1,861	\$2,075
514	10/1/2006	58	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,531	\$4,414	\$4,414
515	6/1/2004	53	71	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,565	\$5,934	\$6,619
516	4/6/2004	64	82	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,876	\$1,876	\$1,876
517	2/28/2006	55	71	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,273	\$2,955	\$3,296
518	12/1/2004	56	74	GPR	10-P-Q-PA	8 Years	5% Simple	\$3,251	\$4,063	\$4,063
519	1/15/2005	55	72	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,048	\$2,048	\$2,048
520	2/9/2005	55	72	GPR	10-P-Q-PA	3 Years	None	\$797	\$797	\$797
521	12/22/2003	59	78	GPR	10-P-Q-PA	5 Years	None	\$1,971	\$2,464	\$2,464
522	6/1/2004	68	86	GPR	10-P-Q-PA	2 Years	None	\$866	\$866	\$866
523	11/4/2003	57	76	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,769	\$3,600	\$4,015
524	3/6/2006	64	80	GPR	10-P-Q-PA	3 Years	None	\$2,247	\$2,247	\$2,247
525	9/23/2004	55	73	GPR	10-P-Q-PA	4 Years	None	\$794	\$794	\$794
526	6/12/2006	47	63	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,096	\$2,725	\$3,039
527	9/1/2005	62	79	GPR	10-P-Q-PA	3 Years	None	\$1,323	\$1,323	\$1,323
528	10/21/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,472	\$3,090	\$3,090
529	6/27/2006	61	77	GPR	10-P-Q-PA	4 Years	4% Compound	\$1,782	\$1,782	\$1,782
530	6/19/2006	71	87	GPR	10-P-Q-PA	5 Years	None	\$2,178	\$2,723	\$2,723
531	8/13/2004	58	76	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,152	\$4,097	\$4,569
532	4/19/2005	57	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,423	\$4,279	\$4,279
533	3/13/2006	57	73	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,960	\$3,699	\$3,699
534	4/17/2004	62	80	GPR	10-P-Q-PA	4 Years	None	\$1,570	\$1,570	\$1,570
535	1/8/2005	53	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,345	\$2,931	\$2,931
536	3/10/2005	62	79	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,803	\$1,803	\$1,803
537	5/23/2006	61	77	GPR	10-P-Q-PA(F)	3 Years	5% Simple	\$3,805	\$3,805	\$3,805
538	10/24/2005	65	82	GPR	10-P-Q-PA	3 Years	None	\$1,401	\$1,401	\$1,401
539	5/20/2006	69	85	GPR	10-P-Q-PA	3 Years	3% Compound	\$4,218	\$4,218	\$4,218
540	12/6/2006	61	77	GPR	10-P-Q-PA	8 Years	5% Simple	\$2,560	\$3,201	\$3,201
541	11/18/2003	60	79	GPR	10-P-Q-PA	4 Years	None	\$1,527	\$1,527	\$1,527
542	12/8/2005	62	79	GPR	10-P-Q-PA	3 Years	imes 5% Compound	\$5,933	\$5,933	\$5,933
543	5/4/2005	55	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,957	\$3,844	\$4,288
544	6/16/2004	71	89	GPR	10-P-Q-PA	3 Years	Times 5% Compound	\$4,282	\$4,282	\$4,282
545	2/8/2005	65	82	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,008	\$6,510	\$7,261
546	10/10/2005	61	78	GPR	10-P-Q-PA(F)	2 Years	None	\$1,673	\$1,673	\$1,673
547	3/10/2004	65	83	GPR	10-P-Q-PA	5 Years	3% Compound	\$4,458	\$5,573	\$5,573
548	11/12/2005	53	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,174	\$3,968	\$3,968
549	3/19/2007	55	70	GPR	10-P-Q-PA(F)	Lifetime	5% Simple	\$4,675	\$6,077	\$6,778
550	10/22/2005	59	76	GPR	10-P-Q-PA	5 Years	None	\$1,136	\$1,420	\$1,420
551	2/7/2004	51	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,988	\$3,884	\$4,332
552	2/8/2005	54	71	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,706	\$1,706	\$1,706
553	5/4/2004	57	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,344	\$3,047	\$3,399
554	5/11/2005	57	74	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,375	\$1,375	\$1,375
555	3/1/2005	62	79	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,013	\$3,013	\$3,013

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
556	5/12/2004	57	75	GPR	10-P-Q-PA	3 Years	None	\$532	\$532	\$532
557	6/21/2006	54	70	GPR	10-P-Q-PA	Lifetime	None	\$1,738	\$2,259	\$2,520
558	12/20/2006	49	65	GPR	10-P-Q-PA	5 Years	5% Compound	\$5,088	\$6,360	\$6,360
559	1/20/2004	67	85	GPR	10-P-Q-PA	4 Years	None	\$1,631	\$1,631	\$1,631
560	1/5/2005	53	70	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,817	\$2,271	\$2,271
561	3/5/2005	59	76	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$994	\$994	\$994
562	12/3/2005	57	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,998	\$6,498	\$7,247
563	3/28/2005	51	68	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,304	\$1,630	\$1,630
564	12/15/2004	55	73	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,160	\$1,160	\$1,160
565	4/9/2006	54	70	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,225	\$2,225	\$2,225
566	5/4/2006	59	75	GPR	10-P-Q-PA	Lifetime	4% Compound	\$7,594	\$9,872	\$11,010
567	5/17/2006	61	77	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,543	\$2,543	\$2,543
568	4/13/2004	59	77	GPR	10-P-Q-PA	8 Years	None	\$1,935	\$2,419	\$2,419
569	12/15/2006	62	78	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$2,580	\$3,225	\$3,225
570	4/19/2006	60	76	GPR	10-P-Q-PA	5 Years	None	\$1,005	\$1,256	\$1,256
571	10/18/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,441	\$4,301	\$4,301
572	5/6/2004	62	80	GPR	10-P-Q-PA	5 Years	None	\$1,944	\$2,430	\$2,430
573	2/12/2005	57	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,689	\$3,362	\$3,362
574	4/16/2004	66	84	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,949	\$3,949	\$3,949
575	8/2/2006	59	75	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,342	\$4,178	\$4,178
576	1/14/2004	66	84	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,193	\$2,742	\$2,742
577	10/6/2006	75	91	GPR	10-P-Q-PA	8 Years	None	\$4,368	\$5,460	\$5,460
578	2/22/2004	64	82	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,800	\$2,800	\$2,800
579	11/6/2004	48	66	GPR	10-P-Q-PA	Lifetime	None	\$509	\$661	\$737
580	5/22/2006	57	73	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,284	\$4,105	\$4,105
581	11/25/2005	61	78	GPR	10-P-Q-PA(F)	8 Years	4% Compound	\$4,715	\$5,894	\$5,894
582	4/22/2004	50	68	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,637	\$2,637	\$2,637
583	12/6/2004	59	77	GPR	10-P-Q-PA	3 Years	None	\$1,860	\$1,860	\$1,860
584	11/4/2006	60	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$4,289	\$5,361	\$5,361
585	10/10/2003	63	82	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,565	\$1,565	\$1,565
586	4/19/2005	50	67	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,751	\$6,176	\$6,888
587	3/8/2005	68	85	GPR	10-P-Q-PA	4 Years	None	\$1,781	\$1,781	\$1,781
588	7/24/2006	64	80	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,143	\$3,143	\$3,143
589	10/13/2005	59	76	GPR	10-P-Q-PA	5 Years	imes 5% Compound	\$2,196	\$2,745	\$2,745
590	4/1/2006	59	75	GPR	10-P-Q-PA	Lifetime	None	\$1,794	\$2,333	\$2,601
591	11/28/2006	50	66	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,143	\$1,143	\$1,143
592	2/8/2006	59	75	GPR	10-P-Q-PA	5 Years	None	\$962	\$1,203	\$1,203
593	2/22/2005	63	80	GPR	10-P-Q-PA	4 Years	3% Compound	\$4,218	\$4,218	\$4,218
594	3/25/2005	56	73	GPR	10-P-Q-PA	Lifetime	None	\$1,555	\$2,021	\$2,254
595	12/14/2006	54	70	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,757	\$3,584	\$3,987
596	12/21/2005	67	84	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,335	\$3,335	\$3,335
597	8/16/2006	50	66	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,888	\$3,755	\$4,188
598	12/18/2006	60	76	GPR	10-P-Q-PA	Lifetime	None	\$1,149	\$1,494	\$1,666
599	7/27/2006	51	67	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,120	\$2,120	\$2,120
600	1/4/2005	57	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,610	\$1,610	\$1,610
601	8/2/2005	47	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,294	\$2,868	\$2,868
602	4/1/2005	53	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,106	\$2,632	\$2,632
603	10/16/2006	46	62	GPR	10-P-Q-PA(F)	3 Years	5% Compound	\$2,273	\$2,273	\$2,273
604	12/18/2006	51	67	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,510	\$3,264	\$3,640
605	11/25/2006	56	72	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,317	\$4,146	\$4,146
606	3/15/2006	65	81	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,255	\$4,068	\$4,068
607	12/28/2003	52	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,628	\$3,285	\$3,285
608	12/1/2003	57	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,485	\$4,357	\$4,357
609	4/23/2005	56	73	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,086	\$2,712	\$3,025
610	10/8/2006	59	75	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,881	\$2,881	\$2,881
611	10/4/2005	63	80	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,820	\$3,820	\$3,820
612	12/14/2005	48	65	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,398	\$8,317	\$9,276
613	9/13/2006	56	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,938	\$5,120	\$5,710
614	3/1/2006	56	72	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,002	\$2,002	\$2,002
615	12/12/2006	54	70	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,492	\$3,240	\$3,614
616	8/25/2006	55	71	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,111	\$2,639	\$2,639
617	2/24/2004	59	77	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,426	\$3,033	\$3,033
618	6/27/2006	62	78	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,211	\$5,474	\$6,105
619	3/5/2004	55	73	GPR	10-P-Q-PA	4 Years	None	\$1,120	\$1,120	\$1,120
620	12/20/2004	57	75	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,178	\$2,178	\$2,178
621	9/13/2005	71	88	GPR	10-P-Q-PA	3 Years	5% Compound	\$7,230	\$7,230	\$7,230
622	9/1/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,113	\$2,641	\$2,641
623	1/18/2004	62	80	GPR	10-P-Q-PA	3 Years	None	\$705	\$705	\$705
624	11/8/2005	51	68	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,848	\$2,848	\$2,848
625	6/16/2006	59	75	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,867	\$1,867	\$1,867
626	9/1/2004	57	75	GPR	10-P-Q-PA	4 Years	4% Compound	\$3,625	\$3,625	\$3,625
627	9/15/2006	51	67	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$946	\$1,182	\$1,182
628	1/3/2007	58	73	GPR	10-P-Q-PA	5 Years	None	\$2,011	\$2,514	\$2,514
629	1/12/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,330	\$2,913	\$2,913
630	1/13/2004	47	65	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$2,581	\$3,355	\$3,742
631	6/5/2005	36	53	GPR	10-P-Q-PA	8 Years	5% Compound	\$1,897	\$2,371	\$2,371
632	4/1/2006	58	74	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,753	\$4,692	\$4,692
633	5/26/2006	67	83	GPR	10-P-Q-PA	3 Years	None	\$1,092	\$1,092	\$1,092
634	5/26/2006	70	86	GPR	10-P-Q-PA	3 Years	None	\$1,726	\$1,726	\$1,726
635	3/4/2004	57	75	GPR	10-P-Q-PA	8 Years	5% Compound	\$5,402	\$6,753	\$6,753
636	11/4/2006	68	84	GPR	10-P-Q-PA	4 Years	5% Simple	\$4,854	\$4,854	\$4,854
637	5/28/2004	69	87	GPR	10-P-Q-PA	Lifetime	Times 5% Compound	\$5,187	\$6,743	\$7,521
638	11/14/2004	52	70	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,466	\$1,466	\$1,466
639	6/15/2005	57	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,831	\$4,788	\$4,788
640	4/13/2006	59	75	GPR	10-P-Q-PA	Lifetime	3% Compound	\$1,876	\$2,439	\$2,720
641	2/8/2007	62	77	GPR	10-P-Q-PA(F)	Lifetime	5% Simple	\$4,095	\$5,324	\$5,938
642	9/20/2004	63	81	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,544	\$2,544	\$2,544
643	10/21/2005	63	80	GPR	10-P-Q-PA	4 Years	None	\$1,496	\$1,496	\$1,496
644	10/8/2006	59	75	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,881	\$2,881	\$2,881
645	12/6/2006	58	74	GPR	10-P-Q-PA(F)	3 Years	5% Compound	\$4,770	\$4,770	\$4,770
646	12/19/2006	54	70	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,953	\$3,953	\$3,953
647	6/15/2004	51	69	GPR	10-P-Q-PA	3 Years	None	\$1,073	\$1,073	\$1,073
648	1/4/2005	57	74	GPR	10-P-Q-PA	5 Years	Times 5% Compound	\$1,666	\$2,082	\$2,082
649	12/14/2006	69	85	GPR	10-P-Q-PA(F)	8 Years	4% Compound	\$7,439	\$9,298	\$9,298
650	8/19/2005	61	78	GPR	10-P-Q-PA	3 Years	None	\$853	\$853	\$853
651	2/6/2005	62	79	GPR	10-P-Q-PA	3 Years	None	\$1,255	\$1,255	\$1,255
652	9/26/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,740	\$4,675	\$4,675
653	12/18/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,623	\$2,029	\$2,029
654	1/12/2006	57	73	GPR	10-P-Q-PA(F)	5 Years	5% Compound	\$3,082	\$3,852	\$3,852
655	5/7/2004	52	70	GPR	10-P-Q-PA	5 Years	None	\$930	\$1,162	\$1,162
656	10/18/2004	66	84	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,847	\$2,847	\$2,847
657	6/27/2005	60	77	GPR	10-P-Q-PA	Lifetime	None	\$1,163	\$1,512	\$1,686
658	5/11/2005	55	72	GPR	10-P-Q-PA	2 Years	5% Compound	\$1,739	\$1,739	\$1,739
659	2/5/2007	67	82	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,955	\$3,693	\$3,693
660	10/25/2006	59	75	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,747	\$1,747	\$1,747
661	4/9/2005	56	73	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,638	\$2,638	\$2,638
662	7/9/2004	55	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,217	\$2,217	\$2,217
663	4/14/2005	58	75	GPR	10-P-Q-PA	Lifetime	Times 5% Compound	\$3,722	\$4,838	\$5,396
664	5/18/2005	65	82	GPR	10-P-Q-PA	4 Years	imes 5% Compound	\$2,204	\$2,204	\$2,204
665	5/8/2004	57	75	GPR	10-P-Q-PA	8 Years	5% Simple	\$2,765	\$3,456	\$3,456
666	3/23/2006	59	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,260	\$2,938	\$3,277

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
667	5/6/2005	55	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,638	\$6,029	\$6,724
668	3/23/2004	47	65	GPR	10-P-Q-PA	4 Years	3% Compound	\$742	\$742	\$742
669	10/19/2005	57	74	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,168	\$3,960	\$3,960
670	6/7/2006	56	72	GPR	10-P-Q-PA	8 Years	3% Compound	\$3,211	\$4,014	\$4,014
671	8/2/2004	56	74	GPR	10-P-Q-PA	Lifetime	None	\$1,141	\$1,484	\$1,655
672	12/1/2005	56	73	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$3,305	\$3,305	\$3,305
673	6/4/2004	59	77	GPR	10-P-Q-PA	4 Years	None	\$521	\$521	\$521
674	11/24/2004	62	80	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,592	\$2,592	\$2,592
675	4/27/2006	52	68	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,285	\$1,285	\$1,285
676	7/12/2006	59	75	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,070	\$5,088	\$5,088
677	11/28/2006	58	74	GPR	10-P-Q-PA	5 Years	None	\$2,678	\$3,348	\$3,348
678	3/15/2004	52	70	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,228	\$6,797	\$7,581
679	6/12/2005	56	73	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,337	\$1,337	\$1,337
680	4/18/2006	52	68	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,300	\$4,126	\$4,126
681	5/17/2004	58	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,989	\$2,486	\$2,486
682	3/20/2006	50	66	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,887	\$1,887	\$1,887
683	5/15/2004	56	74	GPR	10-P-Q-PA	2 Years	3% Compound	\$1,441	\$1,441	\$1,441
684	5/9/2005	62	79	GPR	10-P-Q-PA(F)	5 Years	4% Compound	\$6,408	\$8,010	\$8,010
685	12/3/2005	58	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,251	\$6,826	\$7,613
686	3/17/2005	52	69	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,871	\$2,339	\$2,339
687	1/18/2007	77	92	GPR	10-P-Q-PA	3 Years	None	\$3,020	\$3,020	\$3,020
688	12/27/2006	56	72	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,104	\$4,035	\$4,501
689	3/25/2005	58	75	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,142	\$2,677	\$2,677
690	6/21/2004	61	79	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$2,026	\$2,533	\$2,533
691	1/16/2006	60	76	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,557	\$2,557	\$2,557
692	4/23/2005	57	74	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,173	\$2,825	\$3,151
693	10/14/2004	53	71	GPR	10-P-Q-PA	Lifetime	None	\$867	\$1,127	\$1,257
694	4/24/2006	62	78	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,268	\$2,268	\$2,268
695	12/27/2003	61	80	GPR	10-P-Q-PA	4 Years	Times 5% Compo	\$3,107	\$3,107	\$3,107
696	7/5/2004	67	85	GPR	10-P-Q-PA	8 Years	5% Simple	\$5,792	\$7,241	\$7,241
697	2/26/2004	54	72	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,661	\$3,326	\$3,326
698	6/12/2006	49	65	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,199	\$2,858	\$3,188
699	4/27/2005	47	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,536	\$3,170	\$3,170
700	3/2/2006	68	84	GPR	10-P-Q-PA	4 Years	3% Compound	\$3,369	\$3,369	\$3,369
701	10/14/2004	55	73	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,698	\$3,372	\$3,372
702	7/28/2005	52	69	GPR	10-P-Q-PA	8 Years	4% Compound	\$2,806	\$3,507	\$3,507
703	7/13/2005	58	75	GPR	10-P-Q-PA	3 Years	imes 5% Compo	\$2,518	\$2,518	\$2,518
704	11/14/2005	59	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,724	\$4,655	\$4,655
705	7/5/2006	48	64	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,952	\$2,952	\$3,952
706	11/6/2006	54	70	GPR	10-P-Q-PA	Lifetime	4% Compound	\$3,372	\$4,384	\$4,889
707	8/23/2006	64	80	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,305	\$3,305	\$3,305
708	10/23/2006	53	69	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,477	\$1,846	\$1,846
709	1/28/2005	62	79	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,158	\$2,158	\$2,158
710	1/28/2004	59	77	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,995	\$1,995	\$1,995
711	7/21/2004	68	86	GPR	10-P-Q-PA	3 Years	None	\$2,620	\$2,620	\$2,620
712	4/5/2004	60	78	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$2,736	\$3,420	\$3,420
713	1/25/2006	50	66	GPR	10-P-Q-PA(F)	3 Years	4% Compound	\$1,260	\$1,260	\$1,260
714	3/1/2006	59	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,734	\$2,734	\$2,734
715	9/1/2006	58	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,630	\$5,788	\$5,788
716	6/8/2005	55	72	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,194	\$1,194	\$1,194
717	11/14/2004	59	77	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,005	\$2,005	\$2,005
718	10/5/2006	69	85	GPR	10-P-Q-PA	3 Years	3% Compound	\$6,772	\$6,772	\$6,772
719	6/27/2006	60	76	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,409	\$2,409	\$2,409
720	6/14/2005	61	78	GPR	10-P-Q-PA	3 Years	5% Compound	\$4,205	\$4,205	\$4,205
721	7/7/2006	64	80	GPR	10-P-Q-PA(F)	5 Years	5% Compound	\$4,049	\$5,061	\$5,061
722	5/13/2006	59	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,392	\$5,709	\$6,368
723	11/15/2005	62	79	GPR	10-P-Q-PA(F)	2 Years	None	\$1,081	\$1,081	\$1,081
724	5/8/2007	57	72	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,059	\$5,073	\$5,073
725	6/9/2006	64	80	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,155	\$3,155	\$3,155
726	11/11/2003	61	80	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,988	\$1,988	\$1,988
727	4/1/2004	63	81	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,205	\$2,205	\$2,205
728	7/10/2006	45	61	GPR	10-P-Q-PA	Lifetime	4% Compound	\$4,984	\$6,480	\$7,227
729	8/2/2006	50	66	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,042	\$1,302	\$1,302
730	4/1/2004	61	79	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,740	\$2,740	\$2,740
731	2/14/2005	62	79	GPR	10-P-Q-PA	3 Years	None	\$1,337	\$1,337	\$1,337
732	12/28/2004	52	70	GPR	10-P-Q-PA	Lifetime	None	\$1,026	\$1,334	\$1,488
733	2/8/2005	62	79	GPR	10-P-Q-PA	Lifetime	5% Compound	\$6,214	\$8,078	\$9,010
734	12/6/2003	54	73	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,318	\$2,898	\$2,898
735	10/4/2004	55	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,493	\$5,841	\$6,515
736	7/25/2006	55	71	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$6,515	\$8,469	\$9,445
737	9/20/2006	56	72	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,631	\$1,631	\$1,631
738	8/4/2004	50	68	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,308	\$3,308	\$3,308
739	4/13/2005	57	74	GPR	10-P-Q-PA	5 Years	None	\$1,900	\$2,375	\$2,375
740	10/28/2006	62	78	GPR	10-P-Q-PA	Lifetime	None	\$2,970	\$3,861	\$4,306
741	2/2/2004	65	83	GPR	10-P-Q-PA	5 Years	None	\$1,715	\$2,144	\$2,144
742	3/3/2005	72	89	GPR	10-P-Q-PA	5 Years	5% Simple	\$4,986	\$6,232	\$6,232
743	12/6/2003	50	69	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,384	\$2,980	\$2,980
744	4/25/2006	50	66	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,616	\$3,270	\$3,270
745	11/25/2005	64	81	GPR	10-P-Q-PA	5 Years	5% Compound	\$5,358	\$6,698	\$6,698
746	6/20/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,697	\$2,697	\$2,697
747	5/28/2006	66	82	GPR	10-P-Q-PA(F)	4 Years	None	\$2,486	\$2,486	\$2,486
748	8/17/2005	57	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,871	\$6,332	\$7,062
749	9/7/2005	56	73	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,316	\$2,895	\$2,895
750	6/14/2005	57	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,740	\$3,424	\$3,424
751	9/1/2004	70	88	GPR	10-P-Q-PA	3 Years	None	\$2,677	\$2,677	\$2,677
752	5/26/2005	52	69	GPR	10-P-Q-PA	4 Years	None	\$1,149	\$1,149	\$1,149
753	5/16/2006	63	79	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,147	\$3,147	\$3,147
754	3/18/2005	74	91	GPR	10-P-Q-PA	3 Years	None	\$3,668	\$3,668	\$3,668
755	11/18/2004	64	80	GPR	10-P-Q-PA	3 Years	None	\$2,597	\$2,597	\$2,597
756	12/5/2003	57	76	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,968	\$1,968	\$1,968
757	1/11/2005	68	85	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,652	\$3,652	\$3,652
758	3/25/2005	62	79	GPR	10-P-Q-PA	3 Years	None	\$662	\$662	\$662
759	2/26/2004	57	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,352	\$4,190	\$4,190
760	5/22/2004	60	78	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,901	\$2,901	\$2,901
761	8/23/2005	63	80	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,068	\$3,835	\$3,835
762	12/13/2005	54	71	GPR	10-P-Q-PA	8 Years	None	\$684	\$855	\$855
763	2/12/2005	60	77	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,705	\$3,382	\$3,382
764	11/24/2003	59	78	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,378	\$3,378	\$3,378
765	2/1/2005	68	85	GPR	10-P-Q-PA	3 Years	None	\$2,257	\$2,257	\$2,257
766	1/23/2007	60	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,907	\$5,079	\$5,665
767	7/11/2004	58	76	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,662	\$2,662	\$2,662
768	3/10/2005	61	78	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,042	\$2,042	\$2,042
769	11/7/2005	74	91	GPR	10-P-Q-PA	8 Years	5% Simple	\$5,386	\$6,733	\$6,733
770	12/8/2004	62	80	GPR	10-P-Q-PA	3 Years	3% Compound	\$3,214	\$3,214	\$3,214
771	6/11/2004	58	76	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,349	\$2,349	\$2,349
772	2/18/2005	63	80	GPR	10-P-Q-PA	4 Years	None	\$1,377	\$1,377	\$1,377
773	7/6/2006	58	74	GPR	10-P-Q-PA	4 Years	None	\$1,216	\$1,216	\$1,216
774	7/25/2005	70	87	GPR	10-P-Q-PA	4 Years	None	\$2,888	\$2,888	\$2,888
775	10/13/2004	71	89	GPR	10-P-Q-PA	3 Years	Times 5% Compo	\$4,008	\$4,008	\$4,008
776	10/1/2005	68	85	GPR	10-P-Q-PA	3 Years	None	\$2,253	\$2,253	\$2,253
777	3/8/2004	56	74	GPR	10-P-Q-PA	4 Years	None	\$942	\$942	\$942

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
778	12/5/2006	63	79	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,015	\$2,519	\$2,519
779	11/6/2006	54	70	GPR	10-P-Q-PA	Lifetime	4% Compound	\$4,761	\$6,189	\$6,902
780	10/1/2005	62	79	GPR	10-P-Q-PA	5 Years	None	\$2,163	\$2,703	\$2,703
781	11/11/2004	51	69	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,384	\$2,384	\$2,384
782	12/18/2003	62	81	GPR	10-P-Q-PA	8 Years	None	\$2,088	\$2,610	\$2,610
783	10/16/2006	50	66	GPR	10-P-Q-PA(F)	3 Years	5% Compound	\$2,411	\$2,411	\$2,411
784	6/3/2006	63	79	GPR	10-P-Q-PA	3 Years	None	\$1,119	\$1,119	\$1,119
785	3/1/2004	55	73	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,344	\$1,344	\$1,344
786	12/1/2003	52	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,193	\$2,741	\$2,741
787	7/8/2005	60	77	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,281	\$4,101	\$4,101
788	4/13/2004	57	75	GPR	10-P-Q-PA	8 Years	None	\$1,199	\$1,499	\$1,499
789	5/27/2006	47	63	GPR	10-P-Q-PA	5 Years	None	\$579	\$723	\$723
790	5/15/2004	56	74	GPR	10-P-Q-PA	2 Years	3% Compound	\$1,441	\$1,441	\$1,441
791	1/28/2006	64	80	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,074	\$3,074	\$3,074
792	7/28/2005	57	74	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,061	\$2,680	\$2,989
793	12/27/2004	56	74	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,435	\$2,435	\$2,435
794	11/9/2006	62	78	GPR	10-P-Q-PA(F)	3 Years	imes 5% Compound	\$1,837	\$1,837	\$1,837
795	8/13/2004	66	84	GPR	10-P-Q-PA	Lifetime	4% Compound	\$6,584	\$8,560	\$9,547
796	11/2/2004	63	81	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,793	\$1,793	\$1,793
797	12/16/2006	60	76	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,531	\$2,531	\$2,531
798	10/20/2003	55	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,143	\$5,143	\$5,143
799	3/7/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,573	\$3,216	\$3,216
800	9/1/2005	61	78	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,702	\$3,702	\$3,702
801	9/8/2004	60	78	GPR	10-P-Q-PA	Lifetime	None	\$1,224	\$1,591	\$1,774
802	6/28/2004	74	92	GPR	10-P-Q-PA	4 Years	3% Compound	\$5,747	\$5,747	\$5,747
803	2/23/2006	57	73	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,153	\$3,941	\$3,941
804	8/24/2004	61	79	GPR	10-P-Q-PA	Lifetime	5% Simple	\$6,483	\$8,428	\$9,400
805	6/4/2004	57	75	GPR	10-P-Q-PA	4 Years	None	\$386	\$386	\$386
806	9/23/2006	64	80	GPR	10-P-Q-PA	2 Years	None	\$1,049	\$1,049	\$1,049
807	12/26/2006	53	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,526	\$4,584	\$5,113
808	3/23/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,748	\$1,748	\$1,748
809	1/26/2006	57	73	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$1,139	\$1,424	\$1,424
810	5/3/2006	49	65	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,125	\$2,125	\$2,125
811	7/5/2006	64	80	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,708	\$2,708	\$2,708
812	2/4/2006	61	77	GPR	10-P-Q-PA	5 Years	None	\$557	\$696	\$696
813	10/13/2005	64	81	GPR	10-P-Q-PA(F)	8 Years	5% Compound	\$3,815	\$4,768	\$4,768
814	9/16/2005	54	71	GPR	10-P-Q-PA	4 Years	None	\$1,102	\$1,102	\$1,102
815	3/17/2005	66	83	GPR	10-P-Q-PA	5 Years	5% Simple	\$4,586	\$5,732	\$5,732
816	2/8/2007	55	70	GPR	10-P-Q-PA(F)	Lifetime	5% Simple	\$2,531	\$3,961	\$3,961
817	1/23/2004	74	92	GPR	10-P-Q-PA	Lifetime	5% Simple	\$9,767	\$12,697	\$14,161
818	3/25/2006	69	85	GPR	10-P-Q-PA	3 Years	None	\$1,350	\$1,350	\$1,350
819	11/20/2004	55	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,867	\$3,867	\$3,867
820	12/26/2006	43	59	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,441	\$3,173	\$3,539
821	4/27/2006	49	65	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,407	\$1,407	\$1,407
822	8/1/2005	59	76	GPR	10-P-Q-PA	8 Years	5% Compound	\$5,082	\$6,353	\$6,353
823	7/12/2006	53	69	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,350	\$2,938	\$2,938
824	12/1/2006	53	69	GPR	10-P-Q-PA	5 Years	None	\$959	\$1,199	\$1,199
825	4/5/2005	52	69	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$1,981	\$2,575	\$2,872
826	4/13/2006	55	71	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$1,996	\$2,595	\$2,895
827	8/26/2005	66	83	GPR	10-P-Q-PA	4 Years	imes 5% Compound	\$3,508	\$3,508	\$3,508
828	1/26/2006	58	74	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$1,203	\$1,504	\$1,504
829	5/26/2004	58	76	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,834	\$3,685	\$4,109
830	11/24/2006	53	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,843	\$4,996	\$5,572
831	8/10/2004	62	80	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,818	\$4,964	\$5,536
832	10/18/2004	59	77	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,449	\$5,784	\$6,451
833	12/19/2005	57	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,371	\$1,371	\$1,371
834	3/11/2004	67	85	GPR	10-P-Q-PA	5 Years	None	\$3,514	\$4,392	\$4,392
835	6/9/2006	58	74	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,371	\$2,371	\$2,371
836	1/23/2006	54	70	GPR	10-P-Q-PA	2 Years	3% Compound	\$1,015	\$1,015	\$1,015
837	11/9/2006	59	75	GPR	10-P-Q-PA	4 Years	None	\$1,851	\$1,851	\$1,851
838	10/7/2004	63	81	GPR	10-P-Q-PA	5 Years	None	\$2,980	\$3,725	\$3,725
839	5/4/2005	50	67	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,830	\$2,288	\$2,288
840	11/11/2004	50	68	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,831	\$3,681	\$4,105
841	9/27/2006	65	81	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,442	\$5,774	\$6,440
842	4/3/2007	49	64	GPR	10-P-Q-PA	5 Years	None	\$1,066	\$1,333	\$1,333
843	10/10/2006	67	83	GPR	10-P-Q-PA	5 Years	None	\$2,071	\$2,588	\$2,588
844	11/1/2006	49	65	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,115	\$2,115	\$2,115
845	12/19/2003	49	68	GPR	10-P-Q-PA	5 Years	Times 5% Compound	\$1,183	\$1,479	\$1,479
846	8/4/2006	53	69	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,596	\$2,596	\$2,596
847	12/21/2004	61	79	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,756	\$3,756	\$3,756
848	4/22/2004	55	73	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,065	\$2,581	\$2,581
849	7/18/2006	54	70	GPR	10-P-Q-PA	5 Years	3% Compound	\$4,830	\$6,038	\$6,038
850	3/1/2004	55	73	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,581	\$1,581	\$1,581
851	10/14/2006	57	73	GPR	10-P-Q-PA	3 Years	4% Compound	\$3,971	\$3,971	\$3,971
852	11/16/2004	57	75	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,901	\$1,901	\$1,901
853	2/23/2004	55	73	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,642	\$2,053	\$2,053
854	11/9/2006	69	85	GPR	10-P-Q-PA	4 Years	None	\$3,444	\$3,444	\$3,444
855	3/4/2005	54	71	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,625	\$4,531	\$4,531
856	12/27/2006	59	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,558	\$5,698	\$5,698
857	2/13/2004	64	82	GPR	10-P-Q-PA	Lifetime	5% Compound	\$7,033	\$9,143	\$10,198
858	10/2/2004	61	79	GPR	10-P-Q-PA	Lifetime	None	\$926	\$1,204	\$1,343
859	3/28/2004	60	78	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,472	\$1,472	\$1,472
860	5/17/2004	54	72	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,538	\$3,299	\$3,680
861	10/28/2006	63	79	GPR	10-P-Q-PA	Lifetime	None	\$2,733	\$3,553	\$3,962
862	1/23/2006	54	70	GPR	10-P-Q-PA	2 Years	3% Compound	\$1,433	\$1,433	\$1,433
863	6/15/2004	47	65	GPR	10-P-Q-PA	3 Years	None	\$962	\$962	\$962
864	2/27/2006	68	84	GPR	10-P-Q-PA	3 Years	None	\$1,538	\$1,538	\$1,538
865	7/6/2006	59	75	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,758	\$2,197	\$2,197
866	1/9/2006	45	61	GPR	10-P-Q-PA	Lifetime	5% Simple	\$1,272	\$1,654	\$1,844
867	10/16/2004	58	76	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,154	\$2,154	\$2,154
868	3/21/2005	63	80	GPR	10-P-Q-PA	8 Years	None	\$864	\$1,080	\$1,080
869	4/10/2004	54	72	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,006	\$3,006	\$3,006
870	2/22/2005	63	80	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,812	\$2,812	\$2,812
871	10/4/2005	59	76	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,377	\$1,377	\$1,377
872	5/7/2004	51	69	GPR	10-P-Q-PA	5 Years	None	\$606	\$758	\$758
873	10/26/2005	53	70	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,824	\$4,971	\$5,544
874	4/25/2006	57	73	GPR	10-P-Q-PA	3 Years	None	\$668	\$668	\$668
875	4/5/2006	60	76	GPR	10-P-Q-PA	5 Years	imes 5% Compound	\$1,832	\$2,290	\$2,290
876	3/5/2005	59	76	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$845	\$845	\$845
877	4/11/2006	62	78	GPR	10-P-Q-PA	5 Years	None	\$1,264	\$1,580	\$1,580
878	9/7/2005	57	74	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,699	\$2,124	\$2,124
879	11/15/2005	63	80	GPR	10-P-Q-PA(F)	2 Years	None	\$1,377	\$1,377	\$1,377
880	4/12/2006	60	76	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,618	\$2,618	\$2,618
881	5/22/2006	73	89	GPR	10-P-Q-PA	3 Years	5% Simple	\$5,290	\$5,290	\$5,290
882	9/3/2005	59	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,934	\$3,668	\$3,668
883	12/19/2006	57	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$5,133	\$5,133	\$5,133
884	1/15/2005	61	78	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,820	\$3,526	\$3,526
885	9/5/2004	63	81	GPR	10-P-Q-PA	Lifetime	None	\$2,090	\$2,717	\$3,030
886	12/6/2005	60	77	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$4,053	\$4,053	\$4,053
887	7/20/2006	67	83	GPR	10-P-Q-PA	Lifetime	None	\$4,963	\$6,452	\$7,196
888	6/3/2006	69	85	GPR	10-P-Q-PA	2 Years	None	\$1,693	\$1,693	\$1,693

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Seriatim Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
889	12/22/2006	54	70	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,546	\$1,546	\$1,546
890	2/1/2006	56	72	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,619	\$2,619	\$2,619
891	2/20/2007	58	73	GPR	10-P-Q-PA	Lifetime	5% Simple	\$1,255	\$1,631	\$1,819
892	2/20/2005	72	89	GPR	10-P-Q-PA	4 Years	None	\$3,462	\$3,462	\$3,462
893	6/5/2005	71	88	GPR	10-P-Q-PA	2 Years	None	\$1,213	\$1,213	\$1,213
894	7/19/2005	59	76	GPR	10-P-Q-PA	3 Years	Times 5% Compo	\$1,648	\$1,648	\$1,648
895	6/20/2005	63	80	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,537	\$3,171	\$3,171
896	7/1/2006	55	71	GPR	10-P-Q-PA	4 Years	imes 5% Compour	\$1,571	\$1,571	\$1,571
897	3/2/2005	55	72	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,862	\$3,577	\$3,577
898	4/7/2004	75	93	GPR	10-P-Q-PA	3 Years	None	\$2,834	\$2,834	\$2,834
899	12/2/2004	63	81	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,161	\$2,161	\$2,161
900	1/8/2007	63	78	GPR	10-P-Q-PA	5 Years	None	\$1,215	\$1,519	\$1,519
901	10/28/2006	59	75	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,438	\$4,297	\$4,297
902	6/8/2005	48	65	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,067	\$2,067	\$2,067
903	7/12/2004	53	71	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,636	\$3,636	\$3,636
904	6/14/2006	60	76	GPR	10-P-Q-PA	4 Years	imes 5% Compour	\$2,049	\$2,049	\$2,049
905	10/4/2006	64	80	GPR	10-P-Q-PA	3 Years	None	\$1,744	\$1,744	\$1,744
906	1/28/2005	62	79	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,598	\$1,598	\$1,598
907	10/18/2004	58	76	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,360	\$4,368	\$4,871
908	8/3/2004	68	86	GPR	10-P-Q-PA	Lifetime	None	\$7,180	\$9,334	\$10,410
909	12/1/2003	56	75	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,736	\$3,420	\$3,420
910	6/8/2005	65	82	GPR	10-P-Q-PA	3 Years	5% Compound	\$4,623	\$4,623	\$4,623
911	2/16/2004	62	80	GPR	10-P-Q-PA	Lifetime	None	\$952	\$1,238	\$1,381
912	1/4/2005	57	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,368	\$1,368	\$1,368
913	12/15/2004	56	74	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,427	\$1,427	\$1,427
914	6/15/2006	54	70	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,893	\$3,893	\$3,893
915	6/22/2006	64	80	GPR	10-P-Q-PA(F)	2 Years	5% Simple	\$2,287	\$2,287	\$2,287
916	1/23/2007	50	65	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,202	\$4,003	\$4,003
917	4/16/2004	68	86	GPR	10-P-Q-PA	3 Years	5% Compound	\$4,505	\$4,505	\$4,505
918	11/6/2006	59	75	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,693	\$2,693	\$2,693
919	6/17/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,365	\$1,707	\$1,707
920	7/25/2005	59	76	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,083	\$3,853	\$3,853
921	12/5/2006	56	72	GPR	10-P-Q-PA	2 Years	5% Compound	\$3,109	\$3,109	\$3,109
922	9/25/2005	57	74	GPR	10-P-Q-PA(F)	8 Years	imes 5% Compour	\$3,555	\$4,444	\$4,444
923	8/2/2006	49	65	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,527	\$1,909	\$1,909
924	3/3/2004	52	70	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,800	\$2,800	\$2,800
925	2/24/2004	53	71	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,864	\$2,331	\$2,331
926	10/4/2004	56	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,783	\$3,479	\$3,479
927	8/23/2006	62	78	GPR	10-P-Q-PA	Lifetime	5% Simple	\$5,487	\$6,071	\$6,071
928	7/15/2004	43	61	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,268	\$2,268	\$2,268
929	11/5/2006	57	73	GPR	10-P-Q-PA	5 Years	5% Simple	\$4,145	\$5,181	\$5,181
930	1/24/2007	60	75	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,016	\$3,770	\$3,770
931	12/2/2005	71	88	GPR	10-P-Q-PA	3 Years	5% Simple	\$6,522	\$6,522	\$6,522
932	7/28/2005	51	68	GPR	10-P-Q-PA	8 Years	4% Compound	\$3,313	\$4,142	\$4,142
933	12/20/2006	58	74	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,485	\$3,231	\$3,603
934	11/5/2006	59	75	GPR	10-P-Q-PA	Lifetime	None	\$1,298	\$1,688	\$1,882
935	2/5/2004	67	85	GPR	10-P-Q-PA	4 Years	None	\$1,392	\$1,392	\$1,392
936	2/22/2007	55	70	GPR	10-P-Q-PA	Lifetime	None	\$1,074	\$1,396	\$1,556
937	12/6/2006	62	78	GPR	10-P-Q-PA	8 Years	5% Simple	\$3,272	\$4,091	\$4,091
938	11/18/2003	60	79	GPR	10-P-Q-PA	3 Years	None	\$1,053	\$1,053	\$1,053
939	7/1/2004	59	77	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,943	\$3,943	\$3,943
940	3/23/2004	55	73	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,850	\$1,850	\$1,850
941	11/4/2006	70	86	GPR	10-P-Q-PA	3 Years	3% Compound	\$3,768	\$3,768	\$3,768
942	6/1/2006	68	86	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,543	\$3,179	\$3,179
943	1/19/2007	59	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$3,343	\$4,179	\$4,179
944	11/18/2004	49	67	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,723	\$2,154	\$2,154
945	1/20/2005	68	85	GPR	10-P-Q-PA	3 Years	5% Simple	\$3,915	\$3,915	\$3,915
946	11/4/2004	58	76	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,743	\$5,929	\$5,929
947	6/10/2005	59	76	GPR	10-P-Q-PA	4 Years	4% Compound	\$1,711	\$1,711	\$1,711
948	12/14/2006	64	80	GPR	10-P-Q-PA(F)	Lifetime	5% Simple	\$4,883	\$6,347	\$7,079
949	12/28/2005	57	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$1,519	\$1,519	\$1,519
950	4/6/2005	56	73	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$2,024	\$2,530	\$2,530
951	9/18/2005	57	74	GPR	10-P-Q-PA	5 Years	None	\$553	\$692	\$692
952	8/16/2004	58	76	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$1,922	\$2,403	\$2,403
953	12/21/2005	67	84	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,335	\$3,335	\$3,335
954	11/9/2006	63	79	GPR	10-P-Q-PA(F)	3 Years	imes 5% Compour	\$1,999	\$1,999	\$1,999
955	12/19/2006	53	69	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,290	\$2,863	\$2,863
956	12/22/2006	55	71	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,341	\$1,341	\$1,341
957	11/22/2005	56	73	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,673	\$4,775	\$5,325
958	12/28/2005	55	72	GPR	10-P-Q-PA	4 Years	5% Compound	\$1,697	\$1,697	\$1,697
959	8/28/2006	60	76	GPR	10-P-Q-PA	5 Years	None	\$3,648	\$4,560	\$4,560
960	4/27/2005	57	74	GPR	10-P-Q-PA(F)	4 Years	5% Simple	\$2,136	\$2,136	\$2,136
961	2/9/2006	57	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,463	\$1,463	\$1,463
962	4/17/2004	52	70	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,067	\$1,067	\$1,067
963	3/25/2005	61	78	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,189	\$2,737	\$2,737
964	10/15/2005	71	88	GPR	10-P-Q-PA	3 Years	None	\$2,262	\$2,262	\$2,262
965	6/11/2004	54	72	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,161	\$1,161	\$1,161
966	10/27/2004	58	76	GPR	10-P-Q-PA	8 Years	None	\$1,107	\$1,383	\$1,383
967	2/19/2004	58	76	GPR	10-P-Q-PA	5 Years	None	\$861	\$1,077	\$1,077
968	9/16/2005	62	79	GPR	10-P-Q-PA	4 Years	None	\$1,428	\$1,428	\$1,428
969	12/15/2006	60	76	GPR	10-P-Q-PA(F)	5 Years	4% Compound	\$2,259	\$2,824	\$2,824
970	2/1/2006	65	81	GPR	10-P-Q-PA	4 Years	imes 5% Compour	\$3,707	\$3,707	\$3,707
971	3/12/2004	62	80	GPR	10-P-Q-PA	3 Years	None	\$1,135	\$1,135	\$1,135
972	4/24/2006	46	62	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,292	\$1,292	\$1,292
973	11/24/2006	51	67	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,278	\$5,562	\$6,203
974	6/3/2005	52	69	GPR	10-P-Q-PA	8 Years	5% Simple	\$3,623	\$4,529	\$4,529
975	9/28/2003	55	74	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,997	\$1,997	\$1,997
976	12/6/2005	65	82	GPR	10-P-Q-PA	2 Years	None	\$1,914	\$1,914	\$1,914
977	1/9/2006	49	65	GPR	10-P-Q-PA	Lifetime	5% Simple	\$1,980	\$2,575	\$2,871
978	4/25/2006	51	67	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,654	\$3,318	\$3,318
979	9/28/2006	53	69	GPR	10-P-Q-PA	3 Years	None	\$1,332	\$1,332	\$1,332
980	1/18/2005	50	67	GPR	10-P-Q-PA	Lifetime	None	\$1,332	\$1,732	\$1,932
981	5/6/2006	66	82	GPR	10-P-Q-PA	Lifetime	5% Compound	\$7,276	\$9,459	\$10,550
982	2/1/2005	57	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,988	\$3,735	\$3,735
983	12/15/2006	54	70	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,199	\$5,458	\$6,088
984	6/20/2006	48	64	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,554	\$2,554	\$2,554
985	9/18/2004	60	78	GPR	10-P-Q-PA	8 Years	5% Compound	\$6,427	\$8,034	\$8,034
986	5/17/2006	74	90	GPR	10-P-Q-PA	2 Years	None	\$4,418	\$4,418	\$4,418
987	12/8/2004	61	79	GPR	10-P-Q-PA	2 Years	Times 5% Compo	\$1,831	\$1,831	\$1,831
988	9/1/2005	72	89	GPR	10-P-Q-PA	3 Years	None	\$3,190	\$3,190	\$3,190
989	12/8/2004	53	71	GPR	10-P-Q-PA	4 Years	4% Compound	\$3,055	\$3,055	\$3,055
990	4/28/2006	65	81	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,624	\$3,280	\$3,280
991	11/9/2006	62	78	GPR	10-P-Q-PA	8 Years	3% Compound	\$3,037	\$3,797	\$3,797
992	11/6/2006	51	67	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,239	\$2,239	\$2,239
993	3/10/2006	58	74	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$2,207	\$2,207	\$2,207
994	4/12/2006	63	79	GPR	10-P-Q-PA	8 Years	5% Compound	\$4,368	\$5,459	\$5,459
995	12/19/2003	59	78	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$1,801	\$2,251	\$2,251
996	5/17/2005	59	76	GPR	10-P-Q-PA	3 Years	None	\$630	\$630	\$630
997	3/10/2005	62	79	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,593	\$2,593	\$2,593
998	9/28/2003	52	71	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$1,997	\$1,997	\$1,997
999	9/7/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,528	\$3,528	\$3,528

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
1000	3/25/2006	73	89	GPR	10-P-Q-PA	3 Years	None	\$2,014	\$2,014	\$2,014
1001	2/1/2006	46	62	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,125	\$2,656	\$2,656
1002	9/15/2006	50	66	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$1,094	\$1,368	\$1,368
1003	5/18/2006	41	57	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$1,980	\$2,574	\$2,574
1004	10/18/2006	55	71	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,651	\$3,314	\$3,314
1005	4/6/2006	56	72	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,367	\$1,709	\$1,709
1006	11/8/2006	62	78	GPR	10-P-Q-PA	4 Years	5% Compound	\$4,880	\$4,880	\$4,880
1007	6/2/2006	58	74	GPR	10-P-Q-PA	4 Years	4% Compound	\$3,955	\$3,955	\$3,955
1008	11/7/2003	57	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,199	\$5,249	\$5,249
1009	6/19/2005	61	78	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,921	\$2,921	\$2,921
1010	4/1/2004	63	81	GPR	10-P-Q-PA	3 Years	None	\$737	\$737	\$737
1011	4/5/2005	55	72	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$2,180	\$2,834	\$3,160
1012	3/23/2004	55	73	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,850	\$1,850	\$1,850
1013	4/22/2006	57	73	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,368	\$3,368	\$3,368
1014	2/1/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,515	\$4,393	\$4,393
1015	5/3/2004	64	82	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,486	\$5,832	\$6,505
1016	8/18/2004	42	60	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,226	\$4,193	\$4,677
1017	6/22/2004	65	83	GPR	10-P-Q-PA	4 Years	5% Compound	\$4,300	\$4,300	\$4,300
1018	8/9/2005	62	79	GPR	10-P-Q-PA	3 Years	3% Compound	\$3,570	\$3,570	\$3,570
1019	8/23/2004	58	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,138	\$2,673	\$2,673
1020	10/7/2004	50	68	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,073	\$3,995	\$4,455
1021	3/1/2004	66	84	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,069	\$2,069	\$2,069
1022	5/4/2005	50	67	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,830	\$2,288	\$2,288
1023	2/23/2006	64	80	GPR	10-P-Q-PA	5 Years	None	\$1,720	\$2,150	\$2,150
1024	2/14/2006	56	72	GPR	10-P-Q-PA	8 Years	5% Compound	\$7,259	\$9,073	\$9,073
1025	11/1/2003	57	76	GPR	10-P-Q-PA	Lifetime	None	\$1,435	\$1,866	\$2,081
1026	9/26/2005	56	73	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,441	\$4,302	\$4,302
1027	11/2/2006	60	76	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,309	\$3,309	\$3,309
1028	4/5/2005	58	75	GPR	10-P-Q-PA(F)	3 Years	5% Compound	\$2,289	\$2,289	\$2,289
1029	2/22/2005	53	70	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,462	\$4,327	\$4,327
1030	11/3/2004	69	87	GPR	10-P-Q-PA	3 Years	None	\$1,377	\$1,377	\$1,377
1031	12/19/2003	62	81	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,350	\$4,354	\$4,856
1032	10/9/2006	62	78	GPR	10-P-Q-PA	8 Years	None	\$1,407	\$1,759	\$1,759
1033	12/16/2006	61	77	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,903	\$1,903	\$1,903
1034	8/26/2004	54	72	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,512	\$1,890	\$1,890
1035	12/13/2006	55	71	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,533	\$4,592	\$5,122
1036	4/4/2005	59	76	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,549	\$3,314	\$3,696
1037	8/13/2004	55	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,805	\$1,805	\$1,805
1038	10/1/2005	52	69	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,653	\$3,317	\$3,317
1039	10/27/2004	51	69	GPR	10-P-Q-PA	3 Years	None	\$450	\$450	\$450
1040	7/5/2006	44	60	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,761	\$1,761	\$1,761
1041	7/15/2005	51	68	GPR	10-P-Q-PA	5 Years	None	\$653	\$816	\$816
1042	4/1/2004	51	69	GPR	10-P-Q-PA	Lifetime	4% Compound	\$3,619	\$4,705	\$5,248
1043	8/11/2004	53	71	GPR	10-P-Q-PA	5 Years	None	\$953	\$1,191	\$1,191
1044	10/7/2004	63	81	GPR	10-P-Q-PA	8 Years	None	\$1,414	\$1,768	\$1,768
1045	11/14/2006	57	73	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,254	\$4,067	\$4,067
1046	7/27/2006	56	72	GPR	10-P-Q-PA	Lifetime	imes 5% Compound	\$3,277	\$4,261	\$4,752
1047	1/10/2006	66	82	GPR	10-P-Q-PA	5 Years	None	\$2,985	\$3,731	\$3,731
1048	4/26/2005	58	75	GPR	10-P-Q-PA	5 Years	4% Compound	\$1,816	\$2,270	\$2,270
1049	10/14/2004	57	75	GPR	10-P-Q-PA	Lifetime	None	\$1,041	\$1,353	\$1,509
1050	11/16/2004	61	79	GPR	10-P-Q-PA	5 Years	None	\$907	\$1,134	\$1,134
1051	8/16/2006	54	70	GPR	10-P-Q-PA	Lifetime	4% Compound	\$4,987	\$6,483	\$7,231
1052	3/23/2006	53	69	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,025	\$3,781	\$3,781
1053	5/28/2006	61	77	GPR	10-P-Q-PA	4 Years	4% Compound	\$3,282	\$3,282	\$3,282
1054	8/19/2005	47	64	GPR	10-P-Q-PA	Lifetime	5% Compound	\$1,335	\$4,076	\$4,545
1055	10/21/2005	58	75	GPR	10-P-Q-PA	3 Years	None	\$1,069	\$1,069	\$1,069
1056	7/28/2005	61	78	GPR	10-P-Q-PA	3 Years	None	\$1,251	\$1,251	\$1,251
1057	3/15/2004	56	74	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,813	\$2,266	\$2,266
1058	12/15/2003	56	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,783	\$4,918	\$5,485
1059	12/12/2006	55	71	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,297	\$4,121	\$4,121
1060	10/27/2004	58	76	GPR	10-P-Q-PA	8 Years	None	\$922	\$1,153	\$1,153
1061	10/28/2003	56	75	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,349	\$1,686	\$1,686
1062	2/16/2005	60	77	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,453	\$3,066	\$3,066
1063	10/4/2004	52	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,899	\$3,624	\$3,624
1064	2/17/2005	61	78	GPR	10-P-Q-PA	8 Years	5% Simple	\$3,088	\$3,859	\$3,859
1065	4/12/2006	54	70	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,925	\$3,656	\$3,656
1066	9/2/2004	65	83	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,451	\$2,451	\$2,451
1067	8/15/2006	69	85	GPR	10-P-Q-PA	3 Years	5% Compound	\$5,195	\$5,195	\$5,195
1068	12/18/2006	49	65	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,704	\$2,130	\$2,130
1069	6/14/2004	63	81	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,966	\$3,966	\$3,966
1070	10/25/2006	58	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$5,283	\$5,283	\$5,283
1071	4/6/2005	62	79	GPR	10-P-Q-PA	5 Years	imes 5% Compound	\$3,178	\$3,973	\$3,973
1072	3/11/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,054	\$3,054	\$3,054
1073	1/5/2005	53	70	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,523	\$3,280	\$3,658
1074	6/14/2005	56	73	GPR	10-P-Q-PA	8 Years	5% Compound	\$1,892	\$2,365	\$2,365
1075	9/12/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,593	\$3,242	\$3,242
1076	10/22/2003	52	71	GPR	10-P-Q-PA	2 Years	5% Compound	\$3,071	\$3,071	\$3,071
1077	4/3/2007	49	64	GPR	10-P-Q-PA	5 Years	None	\$1,066	\$1,333	\$1,333
1078	3/9/2006	57	73	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$2,346	\$2,346	\$2,346
1079	1/17/2007	52	67	GPR	10-P-Q-PA	Lifetime	5% Simple	\$1,081	\$1,406	\$1,568
1080	1/24/2005	56	73	GPR	10-P-Q-PA	Lifetime	Times 5% Compound	\$3,783	\$4,917	\$5,484
1081	11/17/2005	77	94	GPR	10-P-Q-PA	2 Years	None	\$4,153	\$4,153	\$4,153
1082	11/1/2005	58	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,195	\$5,453	\$6,082
1083	1/5/2005	56	73	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,517	\$1,896	\$1,896
1084	1/20/2005	72	89	GPR	10-P-Q-PA	4 Years	None	\$2,825	\$2,825	\$2,825
1085	4/4/2004	63	81	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,608	\$3,260	\$3,260
1086	10/20/2004	58	76	GPR	10-P-Q-PA	8 Years	None	\$1,408	\$1,760	\$1,760
1087	11/1/2004	57	75	GPR	10-P-Q-PA	8 Years	None	\$1,996	\$2,495	\$2,495
1088	3/4/2005	52	69	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,881	\$3,602	\$3,602
1089	6/4/2006	53	69	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,211	\$2,764	\$2,764
1090	8/20/2005	59	76	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$4,442	\$4,442	\$4,442
1091	5/1/2006	51	67	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,825	\$4,782	\$4,782
1092	2/16/2005	53	70	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,698	\$2,122	\$2,122
1093	10/9/2006	64	80	GPR	10-P-Q-PA	8 Years	None	\$1,663	\$2,078	\$2,078
1094	8/4/2004	52	70	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,791	\$2,239	\$2,239
1095	10/27/2004	62	80	GPR	10-P-Q-PA	3 Years	None	\$834	\$834	\$834
1096	7/10/2005	53	70	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,055	\$5,271	\$5,879
1097	3/8/2006	57	73	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,014	\$3,918	\$4,370
1098	12/20/2005	61	78	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,019	\$3,773	\$3,773
1099	3/17/2006	57	73	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,372	\$3,084	\$3,439
1100	5/22/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,058	\$3,058	\$3,058
1101	12/26/2006	55	71	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,409	\$5,731	\$6,392
1102	4/14/2004	51	69	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,243	\$2,243	\$2,243
1103	6/20/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,173	\$3,173	\$3,173
1104	7/3/2006	55	71	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,060	\$3,060	\$3,060
1105	2/3/2004	66	84	GPR	10-P-Q-PA	8 Years	None	\$1,537	\$1,922	\$1,922
1106	7/21/2004	68	86	GPR	10-P-Q-PA	3 Years	None	\$1,259	\$1,259	\$1,259
1107	4/6/2006	57	73	GPR	10-P-Q-PA(F)	3 Years	5% Simple	\$2,358	\$2,358	\$2,358
1108	12/14/2005	62	79	GPR	10-P-Q-PA	Lifetime	imes 5% Compound	\$2,220	\$2,886	\$3,219
1109	9/7/2004	61	79	GPR	10-P-Q-PA	4 Years	None	\$1,651	\$1,651	\$1,651
1110	3/17/2005	59	76	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,636	\$2,636	\$2,636

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
1111	5/17/2005	59	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,790	\$4,738	\$4,738
1112	9/13/2006	57	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,774	\$6,206	\$6,922
1113	8/23/2004	51	69	GPR	10-P-Q-PA	5 Years	5% Compound	\$1,769	\$2,212	\$2,212
1114	7/20/2004	69	87	GPR	10-P-Q-PA	3 Years	None	\$2,812	\$2,812	\$2,812
1115	8/20/2005	55	72	GPR	10-P-Q-PA(F)	4 Years	5% Compound	\$4,510	\$4,510	\$4,510
1116	1/3/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,811	\$3,513	\$3,513
1117	2/12/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,802	\$1,802	\$1,802
1118	12/16/2004	60	78	GPR	10-P-Q-PA	Lifetime	5% Simple	\$4,688	\$6,095	\$6,798
1119	6/20/2005	58	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,259	\$5,537	\$6,176
1120	8/1/2005	53	70	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,245	\$2,806	\$2,806
1121	12/17/2004	62	80	GPR	10-P-Q-PA	3 Years	None	\$849	\$849	\$849
1122	7/13/2004	51	69	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,118	\$2,647	\$2,647
1123	11/17/2005	59	76	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,941	\$3,676	\$3,676
1124	7/1/2005	60	77	GPR	10-P-Q-PA	Lifetime	None	\$1,565	\$2,035	\$2,269
1125	12/27/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,482	\$2,482	\$2,482
1126	4/13/2006	58	74	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$2,239	\$2,911	\$3,247
1127	12/6/2006	54	70	GPR	10-P-Q-PA(F)	5 Years	5% Compound	\$2,463	\$3,079	\$3,079
1128	6/21/2004	62	80	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,923	\$4,904	\$4,904
1129	2/3/2005	50	67	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,176	\$2,721	\$2,721
1130	7/25/2006	62	78	GPR	10-P-Q-PA	5 Years	5% Simple	\$4,704	\$5,881	\$5,881
1131	2/7/2006	57	73	GPR	10-P-Q-PA	4 Years	None	\$1,242	\$1,242	\$1,242
1132	6/22/2005	51	68	GPR	10-P-Q-PA	Lifetime	5% Simple	\$1,610	\$2,093	\$2,334
1133	4/1/2005	53	70	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,981	\$3,981	\$3,981
1134	8/1/2004	64	82	GPR	10-P-Q-PA	4 Years	5 Times 5% Compound	\$2,873	\$2,873	\$2,873
1135	1/10/2006	63	79	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,376	\$4,219	\$4,219
1136	12/1/2004	58	76	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,091	\$3,863	\$3,863
1137	12/26/2006	56	72	GPR	10-P-Q-PA	Lifetime	None	\$951	\$1,236	\$1,379
1138	5/9/2006	61	77	GPR	10-P-Q-PA(F)	3 Years	None	\$972	\$972	\$972
1139	12/18/2006	66	82	GPR	10-P-Q-PA	3 Years	None	\$1,585	\$1,585	\$1,585
1140	5/2/2006	52	68	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,466	\$5,582	\$5,582
1141	5/15/2006	73	89	GPR	10-P-Q-PA	3 Years	None	\$2,260	\$2,260	\$2,260
1142	12/21/2005	63	80	GPR	10-P-Q-PA	3 Years	None	\$1,479	\$1,479	\$1,479
1143	10/28/2003	46	65	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,057	\$1,321	\$1,321
1144	10/9/2006	60	76	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,209	\$3,209	\$3,209
1145	7/8/2004	58	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,116	\$2,645	\$2,645
1146	1/17/2006	70	86	GPR	10-P-Q-PA	4 Years	3% Compound	\$6,402	\$6,402	\$6,402
1147	10/21/2005	58	75	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,893	\$5,061	\$5,645
1148	11/2/2006	56	72	GPR	10-P-Q-PA	5 Years	None	\$1,497	\$1,871	\$1,871
1149	7/28/2005	45	62	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,201	\$4,641	\$4,641
1150	10/14/2004	55	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,695	\$3,695	\$3,695
1151	4/12/2006	64	80	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,987	\$1,987	\$1,987
1152	2/23/2004	64	82	GPR	10-P-Q-PA	2 Years	5% Simple	\$2,307	\$2,307	\$2,307
1153	3/17/2006	57	73	GPR	10-P-Q-PA(F)	5 Years	3% Compound	\$1,858	\$2,322	\$2,322
1154	8/13/2004	69	87	GPR	10-P-Q-PA	3 Years	None	\$2,895	\$2,895	\$2,895
1155	1/27/2004	59	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,397	\$5,496	\$5,496
1156	12/14/2006	57	73	GPR	10-P-Q-PA(F)	5 Years	None	\$832	\$1,040	\$1,040
1157	7/26/2005	53	70	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,858	\$1,858	\$1,858
1158	6/20/2005	54	71	GPR	10-P-Q-PA(F)	8 Years	5% Simple	\$2,213	\$2,766	\$2,766
1159	10/4/2004	59	77	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,471	\$5,813	\$6,483
1160	4/18/2005	57	74	GPR	10-P-Q-PA	Lifetime	None	\$835	\$1,086	\$1,211
1161	8/24/2006	68	84	GPR	10-P-Q-PA	4 Years	None	\$1,791	\$1,791	\$1,791
1162	10/16/2004	59	77	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,628	\$2,034	\$2,034
1163	2/16/2004	66	84	GPR	10-P-Q-PA	Lifetime	None	\$1,328	\$1,726	\$1,925
1164	7/26/2006	62	78	GPR	10-P-Q-PA	5 Years	None	\$4,154	\$5,193	\$5,193
1165	11/22/2004	54	72	GPR	10-P-Q-PA	4 Years	5% Compound	\$3,414	\$3,414	\$3,414
1166	5/18/2005	66	83	GPR	10-P-Q-PA	4 Years	3 Times 5% Compound	\$2,030	\$2,030	\$2,030
1167	1/11/2006	59	75	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$2,537	\$2,537	\$2,537
1168	12/10/2003	78	97	GPR	10-P-Q-PA	5 Years	None	\$3,565	\$4,456	\$4,456
1169	12/2/2004	64	82	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,730	\$2,730	\$2,730
1170	11/17/2005	62	79	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,971	\$6,463	\$7,208
1171	5/24/2004	60	78	GPR	10-P-Q-PA	4 Years	None	\$935	\$935	\$935
1172	1/14/2006	66	82	GPR	10-P-Q-PA	3 Years	5% Compound	\$3,783	\$3,783	\$3,783
1173	12/26/2006	58	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$4,672	\$6,073	\$6,773
1174	6/21/2004	59	77	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,349	\$4,187	\$4,187
1175	7/27/2005	57	74	GPR	10-P-Q-PA(F)	4 Years	5% Simple	\$1,780	\$1,780	\$1,780
1176	4/28/2005	57	74	GPR	10-P-Q-PA	3 Years	None	\$1,115	\$1,115	\$1,115
1177	1/3/2005	51	68	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,446	\$3,058	\$3,058
1178	6/2/2004	62	80	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,700	\$2,700	\$2,700
1179	5/27/2005	47	64	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,508	\$1,886	\$1,886
1180	1/4/2005	60	77	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,168	\$2,168	\$2,168
1181	7/6/2005	59	76	GPR	10-P-Q-PA	5 Years	None	\$2,120	\$2,650	\$2,650
1182	12/18/2003	66	85	GPR	10-P-Q-PA	8 Years	None	\$2,465	\$3,081	\$3,081
1183	3/28/2005	46	63	GPR	10-P-Q-PA	8 Years	3% Compound	\$1,160	\$1,451	\$1,451
1184	8/4/2004	50	68	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,418	\$2,418	\$2,418
1185	7/3/2006	59	75	GPR	10-P-Q-PA	3 Years	4% Compound	\$2,510	\$2,510	\$2,510
1186	6/21/2005	61	78	GPR	10-P-Q-PA	3 Years	None	\$2,467	\$2,467	\$2,467
1187	4/27/2004	55	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,549	\$1,549	\$1,549
1188	2/22/2007	59	74	GPR	10-P-Q-PA	Lifetime	None	\$1,144	\$1,487	\$1,658
1189	1/15/2005	58	75	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,057	\$2,572	\$2,572
1190	12/18/2006	60	76	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,849	\$1,849	\$1,849
1191	10/11/2004	57	75	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,973	\$4,967	\$4,967
1192	1/3/2006	52	68	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,281	\$2,852	\$2,852
1193	4/15/2004	55	73	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,565	\$1,957	\$1,957
1194	10/5/2006	61	77	GPR	10-P-Q-PA	5 Years	5% Compound	\$9,318	\$11,647	\$11,647
1195	11/22/2006	45	61	GPR	10-P-Q-PA	Lifetime	5 Times 5% Compound	\$1,778	\$2,312	\$2,578
1196	5/23/2006	61	77	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,029	\$2,536	\$2,536
1197	3/28/2005	64	81	GPR	10-P-Q-PA(F)	Lifetime	5% Simple	\$2,609	\$3,392	\$3,783
1198	11/24/2003	67	86	GPR	10-P-Q-PA	3 Years	None	\$1,564	\$1,564	\$1,564
1199	7/15/2004	55	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$3,753	\$3,753	\$3,753
1200	4/26/2004	58	76	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,124	\$2,124	\$2,124
1201	6/28/2006	57	73	GPR	10-P-Q-PA	Lifetime	None	\$2,345	\$3,049	\$3,400
1202	2/23/2004	66	84	GPR	10-P-Q-PA	3 Years	3% Compound	\$4,344	\$4,344	\$4,344
1203	4/4/2004	58	76	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,916	\$2,395	\$2,395
1204	1/22/2005	64	81	GPR	10-P-Q-PA	8 Years	None	\$1,565	\$1,956	\$1,956
1205	12/20/2006	60	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,137	\$5,171	\$5,171
1206	7/22/2004	59	77	GPR	10-P-Q-PA	Lifetime	3% Compound	\$6,432	\$8,361	\$9,325
1207	11/10/2005	56	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,641	\$3,433	\$3,828
1208	11/28/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,221	\$5,276	\$5,276
1209	7/1/2004	62	80	GPR	10-P-Q-PA	5 Years	None	\$2,660	\$3,324	\$3,324
1210	1/20/2005	66	83	GPR	10-P-Q-PA	3 Years	5% Simple	\$4,175	\$4,175	\$4,175
1211	8/10/2004	64	82	GPR	10-P-Q-PA	Lifetime	None	\$2,171	\$2,822	\$3,148
1212	6/21/2006	55	71	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,183	\$2,729	\$2,729
1213	5/26/2005	57	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,573	\$2,573	\$2,573
1214	12/14/2005	45	62	GPR	10-P-Q-PA	Lifetime	5% Compound	\$7,384	\$9,599	\$10,706
1215	11/18/2003	60	79	GPR	10-P-Q-PA	4 Years	None	\$1,527	\$1,527	\$1,527
1216	2/4/2006	57	73	GPR	10-P-Q-PA	5 Years	None	\$912	\$1,140	\$1,140
1217	1/9/2006	58	74	GPR	10-P-Q-PA	3 Years	None	\$997	\$997	\$997
1218	11/28/2006	73	89	GPR	10-P-Q-PA	2 Years	None	\$2,886	\$2,886	\$2,886
1219	11/4/2006	67	83	GPR	10-P-Q-PA	4 Years	5% Simple	\$3,696	\$3,696	\$3,696
1220	2/17/2005	56	73	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,967	\$2,459	\$2,459
1221	12/13/2006	58	74	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,309	\$4,302	\$4,798

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
1222	7/26/2006	64	80	GPR	10-P-Q-PA	8 Years	5% Simple	\$8,070	\$10,088	\$10,088
1223	8/9/2006	56	72	GPR	10-P-Q-PA	8 Years	5% Compound	\$5,627	\$7,033	\$7,033
1224	7/7/2004	53	71	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,136	\$2,776	\$3,096
1225	1/23/2007	50	65	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,202	\$4,003	\$4,003
1226	7/28/2006	63	79	GPR	10-P-Q-PA	2 Years	3% Compound	\$3,739	\$3,739	\$3,739
1227	6/8/2005	63	80	GPR	10-P-Q-PA	4 Years	5% Simple	\$1,963	\$1,963	\$1,963
1228	1/27/2006	57	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,412	\$7,035	\$7,847
1229	10/10/2005	64	81	GPR	10-P-Q-PA	5 Years	None	\$1,149	\$1,436	\$1,436
1230	2/24/2006	59	75	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,088	\$2,088	\$2,088
1231	8/26/2005	67	84	GPR	10-P-Q-PA	4 Years	imes 5% Compour	\$3,240	\$3,240	\$3,240
1232	6/20/2005	49	66	GPR	10-P-Q-PA(F)	3 Years	3% Compound	\$1,501	\$1,501	\$1,501
1233	3/15/2004	54	72	GPR	10-P-Q-PA	5 Years	None	\$760	\$950	\$950
1234	6/15/2005	47	64	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,050	\$3,965	\$4,422
1235	1/6/2006	35	51	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,331	\$2,914	\$2,914
1236	1/5/2005	52	69	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,139	\$1,424	\$1,424
1237	2/2/2004	65	83	GPR	10-P-Q-PA	5 Years	None	\$2,018	\$2,522	\$2,522
1238	3/12/2004	69	87	GPR	10-P-Q-PA	3 Years	None	\$2,025	\$2,025	\$2,025
1239	10/15/2006	51	67	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,743	\$3,429	\$3,429
1240	1/24/2007	59	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$3,392	\$4,240	\$4,240
1241	10/10/2005	66	83	GPR	10-P-Q-PA	Lifetime	5% Simple	\$6,340	\$8,242	\$9,192
1242	1/20/2005	69	86	GPR	10-P-Q-PA	4 Years	None	\$2,085	\$2,085	\$2,085
1243	3/5/2007	49	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,044	\$2,555	\$2,555
1244	3/13/2006	50	66	GPR	10-P-Q-PA	3 Years	None	\$596	\$596	\$596
1245	2/1/2004	56	74	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,545	\$2,545	\$2,545
1246	12/27/2006	56	72	GPR	10-P-Q-PA	Lifetime	3% Compound	\$4,621	\$6,007	\$6,700
1247	1/20/2005	57	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,642	\$3,303	\$3,303
1248	11/15/2004	60	78	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,472	\$3,091	\$3,091
1249	1/17/2007	46	61	GPR	10-P-Q-PA	Lifetime	5% Simple	\$819	\$1,065	\$1,187
1250	3/28/2005	62	79	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,452	\$4,488	\$5,005
1251	1/22/2005	44	61	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,953	\$5,139	\$5,732
1252	6/16/2004	65	83	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,240	\$2,240	\$2,240
1253	9/22/2005	63	80	GPR	10-P-Q-PA	3 Years	None	\$1,141	\$1,141	\$1,141
1254	4/27/2005	47	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,536	\$3,170	\$3,170
1255	3/19/2006	52	68	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,896	\$2,370	\$2,370
1256	7/9/2004	55	73	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,217	\$2,217	\$2,217
1257	5/5/2005	56	73	GPR	10-P-Q-PA	3 Years	3% Compound	\$1,282	\$1,282	\$1,282
1258	4/4/2006	62	78	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,393	\$1,393	\$1,393
1259	9/7/2004	56	74	GPR	10-P-Q-PA	3 Years	5% Compound	\$2,185	\$2,185	\$2,185
1260	10/14/2006	58	74	GPR	10-P-Q-PA	3 Years	4% Compound	\$3,336	\$3,336	\$3,336
1261	9/3/2004	59	77	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,860	\$3,718	\$4,146
1262	1/28/2005	51	68	GPR	10-P-Q-PA	5 Years	4% Compound	\$2,492	\$3,115	\$3,115
1263	7/18/2006	50	66	GPR	10-P-Q-PA	8 Years	3% Compound	\$3,817	\$4,771	\$4,771
1264	12/1/2006	50	66	GPR	10-P-Q-PA(F)	Lifetime	5% Compound	\$2,677	\$3,481	\$3,882
1265	6/20/2006	62	78	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,507	\$5,634	\$5,634
1266	1/19/2007	57	72	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,027	\$5,034	\$5,034
1267	8/13/2004	71	89	GPR	10-P-Q-PA	3 Years	None	\$3,525	\$3,525	\$3,525
1268	1/3/2006	61	77	GPR	10-P-Q-PA(F)	4 Years	imes 5% Compour	\$2,026	\$2,026	\$2,026
1269	4/21/2006	58	74	GPR	10-P-Q-PA	3 Years	None	\$703	\$703	\$703
1270	8/12/2005	39	56	GPR	10-P-Q-PA	Lifetime	4% Compound	\$3,194	\$4,152	\$4,631
1271	3/21/2005	58	75	GPR	10-P-Q-PA	8 Years	None	\$523	\$653	\$653
1272	11/5/2006	46	62	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,723	\$4,840	\$5,398
1273	10/26/2005	56	73	GPR	10-P-Q-PA	Lifetime	5% Compound	\$5,682	\$7,387	\$8,239
1274	8/6/2004	57	75	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,554	\$1,554	\$1,554
1275	11/9/2006	64	80	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,974	\$3,717	\$3,717
1276	3/2/2005	51	68	GPR	10-P-Q-PA(F)	4 Years	5% Simple	\$1,259	\$1,259	\$1,259
1277	5/17/2004	69	87	GPR	10-P-Q-PA	4 Years	None	\$1,883	\$1,883	\$1,883
1278	8/7/2006	53	69	GPR	10-P-Q-PA	5 Years	4% Compound	\$3,101	\$3,876	\$3,876
1279	1/3/2005	55	72	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,646	\$4,740	\$5,286
1280	4/9/2006	43	59	GPR	10-P-Q-PA	8 Years	None	\$2,334	\$2,917	\$2,917
1281	10/11/2005	56	73	GPR	10-P-Q-PA	5 Years	5% Simple	\$1,424	\$1,780	\$1,780
1282	3/2/2004	55	73	GPR	10-P-Q-PA	4 Years	None	\$567	\$567	\$567
1283	9/1/2004	60	78	GPR	10-P-Q-PA	Lifetime	5% Simple	\$2,896	\$3,765	\$4,199
1284	10/22/2004	57	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$3,693	\$4,801	\$5,355
1285	2/1/2006	58	74	GPR	10-P-Q-PA(F)	5 Years	4% Compound	\$3,889	\$4,862	\$4,862
1286	4/1/2006	54	70	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,467	\$2,467	\$2,467
1287	11/5/2004	37	55	GPR	10-P-Q-PA	5 Years	5% Compound	\$1,998	\$2,497	\$2,497
1288	4/28/2004	59	77	GPR	10-P-Q-PA	3 Years	5% Simple	\$1,857	\$1,857	\$1,857
1289	11/11/2003	63	82	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,247	\$2,247	\$2,247
1290	11/4/2006	58	74	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,083	\$3,853	\$3,853
1291	1/9/2004	61	79	GPR	10-P-Q-PA	8 Years	Times 5% Compo	\$1,171	\$1,464	\$1,464
1292	12/8/2006	56	72	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,907	\$4,884	\$4,884
1293	1/1/2006	53	69	GPR	10-P-Q-PA	4 Years	4% Compound	\$2,739	\$2,799	\$2,799
1294	11/6/2006	63	79	GPR	10-P-Q-PA	5 Years	5% Compound	\$6,625	\$8,282	\$8,282
1295	9/1/2006	59	75	GPR	10-P-Q-PA	Lifetime	5% Simple	\$6,515	\$8,470	\$9,446
1296	12/5/2005	56	73	GPR	10-P-Q-PA	2 Years	None	\$446	\$446	\$446
1297	6/15/2006	63	79	GPR	10-P-Q-PA	5 Years	None	\$769	\$962	\$962
1298	7/10/2005	52	69	GPR	10-P-Q-PA	Lifetime	3% Compound	\$3,911	\$5,085	\$5,671
1299	3/8/2004	57	75	GPR	10-P-Q-PA	4 Years	None	\$1,223	\$1,223	\$1,223
1300	1/18/2005	50	67	GPR	10-P-Q-PA	2 Years	None	\$212	\$212	\$212
1301	7/19/2006	55	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$3,202	\$4,003	\$4,003
1302	8/28/2006	51	67	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,652	\$2,652	\$2,652
1303	10/10/2006	61	77	GPR	10-P-Q-PA	4 Years	4% Compound	\$4,235	\$4,235	\$4,235
1304	11/11/2005	62	79	GPR	10-P-Q-PA	5 Years	5% Simple	\$3,321	\$4,151	\$4,151
1305	4/1/2005	59	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,484	\$1,855	\$1,855
1306	10/7/2004	70	88	GPR	10-P-Q-PA	5 Years	None	\$4,542	\$5,678	\$5,678
1307	7/25/2004	57	75	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,597	\$3,246	\$3,246
1308	6/1/2004	46	64	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,355	\$3,061	\$3,414
1309	1/25/2006	61	77	GPR	10-P-Q-PA	8 Years	3% Compound	\$3,111	\$3,888	\$3,888
1310	5/21/2006	52	68	GPR	10-P-Q-PA	Lifetime	5% Compound	\$2,330	\$3,041	\$3,391
1311	8/18/2004	41	59	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,160	\$4,108	\$4,581
1312	11/6/2006	63	79	GPR	10-P-Q-PA	4 Years	5% Compound	\$4,823	\$4,823	\$4,823
1313	7/8/2004	61	79	GPR	10-P-Q-PA	5 Years	3% Compound	\$3,505	\$4,382	\$4,382
1314	1/9/2004	67	85	GPR	10-P-Q-PA	8 Years	Times 5% Compo	\$2,175	\$2,718	\$2,718
1315	1/15/2006	48	64	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,258	\$5,322	\$5,322
1316	2/16/2004	71	89	GPR	10-P-Q-PA	3 Years	None	\$1,665	\$1,665	\$1,665
1317	11/11/2004	51	69	GPR	10-P-Q-PA	Lifetime	5% Compound	\$3,360	\$4,368	\$4,872
1318	1/7/2005	68	85	GPR	10-P-Q-PA	Lifetime	None	\$1,881	\$2,445	\$2,727
1319	12/28/2003	61	80	GPR	10-P-Q-PA	8 Years	5% Simple	\$3,454	\$4,318	\$4,318
1320	6/14/2006	60	76	GPR	10-P-Q-PA	5 Years	None	\$1,612	\$2,015	\$2,015
1321	8/20/2004	72	90	GPR	10-P-Q-PA	Lifetime	None	\$4,384	\$5,700	\$6,357
1322	3/23/2006	58	74	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,941	\$3,676	\$3,676
1323	5/28/2004	58	76	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,406	\$2,406	\$2,406
1324	6/28/2006	65	81	GPR	10-P-Q-PA	Lifetime	None	\$2,687	\$3,493	\$3,896
1325	10/27/2005	59	76	GPR	10-P-Q-PA(F)	Lifetime	4% Compound	\$2,335	\$3,036	\$3,386
1326	12/5/2005	62	79	GPR	10-P-Q-PA(F)	8 Years	4% Compound	\$6,203	\$7,754	\$7,754
1327	7/12/2004	64	82	GPR	10-P-Q-PA	5 Years	Times 5% Compo	\$1,524	\$1,905	\$1,905
1328	8/23/2005	74	91	GPR	10-P-Q-PA	4 Years	None	\$3,974	\$3,974	\$3,974
1329	2/1/2005	59	76	GPR	10-P-Q-PA	8 Years	5% Compound	\$2,840	\$3,550	\$3,550
1330	2/26/2006	70	86	GPR	10-P-Q-PA	5 Years	imes 5% Compour	\$8,174	\$10,217	\$10,217
1331	3/18/2005	58	75	GPR	10-P-Q-PA	Lifetime	None	\$2,022	\$2,629	\$2,932
1332	3/8/2006	58	74	GPR	10-P-Q-PA	4 Years	3% Compound	\$2,022	\$2,022	\$2,022

Attachment 2
Allianz Life Insurance Company of North America
Pennsylvania Serial Unit Listing
Policy Form Series:
As of 12/31/2022

Policy	Effective Date	Issue Age	Attained Age	Product Name	Policy Form Number	Benefit Period	COLA	Current Premium	Year 1 Proposed Premium	Year 2 Proposed Premium
1333	6/20/2006	54	70	GPR	10-P-Q-PA	5 Years	5% Compound	\$2,689	\$3,362	\$3,362
1334	12/14/2003	60	79	GPR	10-P-Q-PA	8 Years	4% Compound	\$2,122	\$2,652	\$2,652
1335	2/3/2005	54	71	GPR	10-P-Q-PA	5 Years	5% Compound	\$1,999	\$2,499	\$2,499
1336	1/9/2004	58	76	GPR	10-P-Q-PA	Lifetime	None	\$817	\$1,062	\$1,184
1337	5/26/2006	67	83	GPR	10-P-Q-PA	3 Years	None	\$3,261	\$3,261	\$3,261
1338	2/1/2004	63	81	GPR	10-P-Q-PA	2 Years	5% Compound	\$3,859	\$3,859	\$3,859
1339	10/2/2004	65	83	GPR	10-P-Q-PA	Lifetime	None	\$1,496	\$1,945	\$2,169
1340	6/28/2004	65	83	GPR	10-P-Q-PA	8 Years	5% Simple	\$4,492	\$5,615	\$5,615
1341	8/28/2006	65	81	GPR	10-P-Q-PA	5 Years	5% Simple	\$5,058	\$6,322	\$6,322
1342	12/11/2003	69	88	GPR	10-P-Q-PA	3 Years	None	\$3,579	\$3,579	\$3,579
1343	11/12/2003	62	81	GPR	10-P-Q-PA	Lifetime	None	\$1,731	\$2,251	\$2,510
1344	1/2/2004	62	80	GPR	10-P-Q-PA	Lifetime	5% Simple	\$4,269	\$5,550	\$6,190
1345	12/18/2003	72	91	GPR	10-P-Q-PA	4 Years	None	\$3,340	\$3,340	\$3,340
1346	4/6/2005	60	77	GPR	10-P-Q-PA	8 Years	imes 5% Compound	\$2,325	\$2,906	\$2,906
1347	6/14/2006	55	71	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,097	\$2,097	\$2,097
1348	8/3/2004	64	82	GPR	10-P-Q-PA	8 Years	None	\$4,257	\$5,321	\$5,321
1349	2/23/2004	66	84	GPR	10-P-Q-PA	5 Years	3% Compound	\$2,897	\$3,621	\$3,621
1350	5/7/2005	61	78	GPR	10-P-Q-PA	3 Years	None	\$1,163	\$1,163	\$1,163
1351	6/17/2005	59	76	GPR	10-P-Q-PA	5 Years	5% Compound	\$4,069	\$5,087	\$5,087
1352	8/20/2004	52	70	GPR	10-P-Q-PA	8 Years	3% Compound	\$2,289	\$2,861	\$2,861
1353	12/22/2006	54	70	GPR	10-P-Q-PA	Lifetime	None	\$823	\$1,069	\$1,193
1354	12/27/2006	55	71	GPR	10-P-Q-PA	Lifetime	3% Compound	\$2,576	\$3,349	\$3,735
1355	9/15/2006	53	69	GPR	10-P-Q-PA	Lifetime	None	\$1,014	\$1,319	\$1,471
1356	7/6/2006	60	76	GPR	10-P-Q-PA	5 Years	3% Compound	\$1,883	\$2,354	\$2,354
1357	11/17/2004	58	76	GPR	10-P-Q-PA	Lifetime	4% Compound	\$2,751	\$3,576	\$3,989
1358	10/12/2004	58	76	GPR	10-P-Q-PA	3 Years	5% Compound	\$1,749	\$1,749	\$1,749
1359	11/6/2006	59	75	GPR	10-P-Q-PA	4 Years	5% Simple	\$2,992	\$2,992	\$2,992
1360	8/16/2006	69	85	GPR	10-P-Q-PA	4 Years	5% Simple	\$5,523	\$5,523	\$5,523
1361	5/23/2006	61	77	GPR	10-P-Q-PA	5 Years	5% Simple	\$2,029	\$2,536	\$2,536
1362	5/23/2006	59	75	GPR	10-P-Q-PA	3 Years	5% Simple	\$2,888	\$2,888	\$2,888
1363	3/28/2004	62	80	GPR	10-P-Q-PA	4 Years	3% Compound	\$1,632	\$1,632	\$1,632
1364	3/23/2006	58	74	GPR	10-P-Q-PA	4 Years	5% Compound	\$2,863	\$2,863	\$2,863
1365	5/27/2004	60	78	GPR	10-P-Q-PA	3 Years	3% Compound	\$2,749	\$2,749	\$2,749
1366	11/28/2005	57	74	GPR	10-P-Q-PA(F)	Lifetime	3% Compound	\$3,187	\$4,144	\$4,621
1367	5/27/2005	53	70	GPR	10-P-Q-PA	8 Years	5% Simple	\$1,726	\$2,158	\$2,158